THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 *by* Benj. Franklin

APRIL 16, '10 — 5c. THE COPY

More Than a Million and a Half Circulation Weekly

RUBBERSET

TRADE MARK

The First Safety Tooth-Brush

Luckily for you the Rubberset Tooth Brush is here at last.
A tooth brush that couldn't shed a bristle if you took it apart.

All the bristle parts are solidly, permanently and enduringly held in hard vulcanized rubber. Rub, soak or expose; do anything to it and you might as well expect flint to soften as to affect the hard rubber that grips the bristles in a Rubberset Tooth Brush.

Ordinary tooth brushes are frail, inadequate, dangerous by comparison. Their bristles are sewed, pressed or wired on the inside. A little service, a break and then out come the bristles and in comes the danger. Begin using a Rubberset Tooth Brush tonight, tomorrow.

Every possible scientific shaping of bristles and every practical type of handle is at your service.

Each brush is individually boxed, having been sterilized, packed and sealed before leaving the factory. It is sweet and clean the day you buy it. You keep it so by constant sterilization in the hottest water the faucet pours forth.

Rubberset Shaving Brushes

Their life is your lifetime. Not a bristle can shed from their hard rubber base.

Sold everywhere by Druggists, Hardware and General Stores.

A large variety of shapes and styles of bristles from 25c up to $6.00 each.

Berset Shaving Cream Soap

A concentrated lather that gets next to the skin; softens the stubble and helps the razor and the face.

Contains two great healing properties: Glycerine and Cocoanut Oil.

A 25c tube will last the average shaver a year.

Sold by dealers everywhere. A sample tube for 4c in stamps.

Rubberset Paint Brushes

The best there is.

The only Paint Brush with bristles built into a hard rubber base—that cannot shed a bristle, that won't mar your work and that will wear clean to the butt before giving up.

Whether a style for the Housewife or any number of shapes and sizes for the Master Painter, we make it in a Rubberset Paint Brush. A catalogue of complete styles on request.

Sold everywhere, by Druggists and Department Stores, at 35c each

To avoid substitution send to us direct, naming the style wanted. Interesting booklet, free.

RUBBERSET COMPANY
Laboratories and Factories
Newark, N. J.

35¢ Sold in sealed boxes only

Ready Soon! Berset Triangular Dental Cream

Sectional view

Bristles gripped in hard rubber

George Washington's tomb at Mt. Vernon

Copyright 1910 by Hart Schaffner & Marx

YOUNG men who cultivate the highest values in citizenship and in business will appreciate our ideals as clothes-makers. We maintain the best standards of all-wool fabrics, correct style, perfect tailoring.

Our Washington Number Style Book illustrates the Spring styles; send six cents.

Hart Schaffner & Marx

Good Clothes Makers

Chicago Boston New York

Children frequently suffer from headaches. Headaches cause wakefulness.

Next time your youngster is afflicted with wakefulness, bathe his feet in hot water, using Ivory Soap.

By no possible chance will harm follow; and it is almost a certainty that good will.

But please remember one thing: It is the hot water that soothes the child's nerves. Ivory Soap makes the bath more efficacious. But Ivory Soap has no medicinal virtue. No soap has.

For bath, toilet and fine laundry purposes; for the nursery; for shampooing; for everything and anything that necessitates the use of a better-than-ordinary soap, Ivory Soap is unequalled.

Ivory Soap . . . . . It Floats.

THE SATURDAY EVENING POST

Founded A°D° 1728 *by* Benj. Franklin

Published Weekly at 425 Arch Street by THE CURTIS PUBLISHING COMPANY

London: Hastings House, 10, Norfolk Street, Strand, W.C.

Entered as Second-Class Matter at the Post-Office Department, Ottawa, Canada

Entered at the Philadelphia Post-Office as Second-Class Matter.

Copyright, 1910, by THE CURTIS PUBLISHING COMPANY, in the United States and Great Britain.

Volume 182 PHILADELPHIA, APRIL 16, 1910 Number 42

THE PERIL OF THE COMET

By WALDEMAR KAEMPFFERT

DECORATIONS BY JAMES M. PRESTON

MILLIONS and millions of miles away flickers the constellation of the Twins. Besides the stars visible in that region with the unaided eye there are many that cannot be seen even with the most powerful telescope thus far constructed. Only the more subtle artificial eye of the photographic camera can reveal in that group stars too remote for our crude optic nerves to perceive. During the month of August, 1909, every telescopic camera of the world was directed toward the Twins, partly as a matter of astronomical routine, but chiefly because in that particular region of the sky the first photographic glimpse of Halley's comet might be obtained. It fell to the lot of a distinguished German astronomer, Dr. Max Wolf, of Heidelberg, whose special branch is celestial photography, to discover that famous celestial wanderer on September 11, 1909, almost exactly where he hoped to find it. To an unpracticed eye the comet would have seemed like every other speck of light on his negative. Even the skilled Wolf detected it only by its movement; for it was never in the same relative position on two plates exposed twenty-four hours apart. On all these early photographs the comet was anything but that fearsome object which alarmed humanity when it first flashed into visibility ages ago, and reappeared at more or less regular intervals of seventy-five to seventy-eight years. What Wolf saw on his plates was merely an inconspicuous white blur, not much larger than a pinhead, and unadorned with that tail which has ever been regarded as a comet's most striking characteristic. As it rushed on toward the earth and the sun at a speed of three million miles a day—a speed that will increase as it approaches the sun—the comet became telescopically visible in October. Soon after, distortions were detected which were the first signs of a tail that will stream brilliantly behind the comet when it is revealed to the naked eye.

Because comets, unlike the planets, are not confined to any one section of space, an inquiring mind may well ask: How did Wolf know where to direct his telescopic camera, and how did he know what the shifting speck of light on his negatives really was?

Unlike most bodies of its kind, Halley's is a periodic comet. It swings around the sun at fairly regular intervals and is as much a part of our solar system as the Earth, Mars, Jupiter or Venus. It has not only a period of revolution but a history which is intimately identified with the history of civilization—for it blazed in the sky when William of Normandy conquered England in 1066, when the Turks were at war with Christendom in 1456, when the great Reformation of Europe was at its height in 1531, when Jamestown was settled in 1607, when Louis XIV was fighting his enemies in 1682, and when the Seven Years' War of English history was in full blast in 1759.

Two mathematicians of the Greenwich Observatory, Messrs. Cowell and Crommelin, have made a special study of these past appearances. Arduous is a word which but mildly expresses the character of their labors. A comet is pulled this way by one planet and that way by another, for which reason its path through the heavens is both devious and uncertain. Besides the perturbations of the known planets, allowance had to be made for disturbances caused by planets that probably drift in space far beyond the orbit of Neptune—2,791,600,000 miles distant from the sun—and which may never be seen except in the mind's eye of the mathematician. Despite all these uncertain factors there was not a minute since its last appearance, in 1835, that Cowell and Crommelin could not have laid a mathematical finger upon Halley's comet. That is why they had only to say to the astronomers of the world: "Point your telescopes to right ascension 6 hours, 18 minutes and 12 seconds, and declination 17 degrees, 11 minutes on September 11, 1909, and you will find Halley's comet within a few seconds of that spot." And that is why Wolf was not blindly groping in space for a comet when he systematically photographed the Twins. Right ascension and declination are the astronomical equivalent of longitude and latitude. Hence the finding of Halley's comet is very much like telling a navigator to sail for an island in longitude 105 degrees east of Greenwich, and latitude 5 degrees north.

It was Edmund Halley, Newton's most intimate friend and adviser, who first succeeded in plotting a comet's orbit and bringing into mathematical harmony with the rest of the universe a class of bodies that had terrified mankind for ages. Newton's law of gravitation, so new a discovery in those days that it was not yet seriously accepted by the world, taught that comets must move in orbits which are parabolas, hyperbolas or ellipses, all of them curves obtained by cutting a cone in different ways. The comets that move in parabolas and hyperbolas visit us once and disappear forever in the depths of space; but the comets that travel along ellipses—which are closed curves—may reappear again. It occurred to Halley that the comets of 1531, 1607 and 1682, separated by an interval of seventy-five years, might really be the same body moving in an elliptical orbit. His computations, quite as remarkable for his day as Cowell and Crommelin's for ours, so firmly convinced him that they were the same body that he ventured the prediction of a reappearance in 1758. Past the prime of life when he made his prediction, and realizing that he would never live to see its fulfillment, he left behind him this patriotic plea for recognition:

> Wherefore, if according to what we have already said it should return again about the year 1758, candid posterity will not refuse to acknowledge that this was first discovered by an Englishman.

With poetic fitness the comet blazed forth on Christmas day, 1758, and candid posterity has ever since called it Halley's comet. It reappeared faithfully in 1835

and is scheduled to swing around the sun on April 20, 1910. Three or more exact observations made on different dates will show just how much a comet's course will swerve from a straight line. On the basis of these observations the astronomer plots a curve which is the exact path followed by the comet in traveling toward and from the sun. He even indicates the exact hour and minute when the comet will reach any given point in its orbit. In a sense he has his comet as much beneath his thumb as a train dispatcher his locomotives and cars.

Halley completely dispelled the dreadful divinity with which comets once were judged. He also revealed a source of danger of which even medieval superstition had never dreamed. By plotting the orbit of a chariot of fire which had inspired no little dismay, he found that the earth's orbit had been approached within four thousand miles, half the diameter of the earth. Suppose the earth had been struck by that fiery wanderer? No one had ever thought of the possibility. Cool-headed Halley began to do some mathematical wondering and decided that, if a comet's mass were comparable with that of the earth, our year would have been changed in length because the earth's orbit would have been altered. He also wondered what would happen to the earth, and concluded: "If so large a body with so rapid a motion were to strike the earth—a thing by no means impossible—the shock might reduce this beautiful world to its original chaos." He even thought it probable that the earth had actually been struck by a comet at some remote period, struck obliquely, moreover, so that the axis of rotation had been changed. Thus he was led to infer that possibly the North Pole had once been at a point near Hudson's Bay and that the rigor of North America's climate might thus be accounted for. Lord Kelvin and Sir George Darwin in our day have completely upset his view.

If the Earth Were Struck by a Comet's Core

THE seed which was thus sown by Halley has borne fruit. Newspapers have dwelt fearfully on the destruction of "this beautiful world," and both Jules Verne and H. G. Wells have made the collision of the earth and a comet the subject of thrilling tales. In Halley's own time learned men were brooding over the ultimate destruction of the earth by collision. Doctor Whiston, who succeeded Newton at Cambridge in the Lucasian chair of mathematics, was sure that a comet caused the Deluge, and went so far as to prophesy that a comet, as it passed us on its outward course from the sun, would ultimately bring about a "general conflagration" and thus envelop the earth in flames. Laplace, whose mathematical attainments were surpassed only by those of Newton, applied his brilliant mind, a century after Halley, to the possibility of a collision, and arrived at this conclusion, even gloomier than Halley's:

> The seas would abandon their ancient beds and rush toward the new equator, drowning in one universal deluge the greater part of the human race. . . . We see, then, in effect why the ocean has receded from the high lands upon which we find incontestable marks of its sojourn; we see how the animals and plants of the South have been able to exist in the climate of the North where their remains and imprints have been discovered.

The famous French mathematician, Lalande, showed that if a comet as heavy as the earth—in other words, an impossibly heavy comet as we know nowadays—were to come within six times the distance of the moon it would exert such a powerful attraction upon the waters of the globe as to pull up a tidal wave 13,000 feet above the ordinary sea-level and inundate the continents. Every European mountain would be submerged, except Mont Blanc, and only the inhabitants of the Rockies, the Andes and the Himalayas would escape death. Before his theory could be discussed before the Academy of Sciences its purport leaked out and created the panic of 1773. Even a reassuring explanation of his, published in the Gazette de France, could not immediately allay the popular fears.

Since Lalande's day there has been more than one comet scare. One of these startled Europe in 1832. On October 29 of that year Biela's comet crossed the earth's orbit. The announcement was received with stupefaction. It was only when Arago soothingly pointed out that the earth would not reach the exact point where the comet had intersected the earth's orbit until November 30, at which time the comet would be 50,000,000 miles away, that the popular excitement subsided. A similar alarm seized the world in 1857. Some prophet declared that on June 13 the world would collide with a certain periodic comet having a period of revolution of three centuries. It is related that the churches and confessionals were crowded for days. Still another prediction, made in 1872 by Plantamour, the distinguished director of the Geneva Observatory, set Europe in a ferment. His calculations were based on errors, which were pointed out by others, and the public mind was quieted.

Although more than two centuries have passed since Halley was in his prime, the possibility of a collision with some vagabond star still fascinates the astronomer. According to Babinet, a chance encounter is likely to occur once in about 15,000,000 years. Arago stated that out of 281,000,000 chances there was just one that the earth would collide with a comet. A blind man bent upon duck-shooting is apparently more likely to hit his mark than the earth to ram a comet. There is, however, this difference between the blind man and the earth: A sightless marksman has only a limited space and a limited lifetime in which to indulge in duck-shooting; the earth and comets, on the other hand, are wheeling around the sun in infinite time and infinite space. Astronomically, one chance in 281,000,000 is far better than the gambler's chance of breaking the bank at Monte Carlo. An eon is no longer than a century in the career of a world, a year but a fleeting second. Arago's fifteen million years are astronomically only a few ticks of the great clock of eternity. That a collision is bound to occur is, therefore, no inconceivably remote possibility. The latest estimate, made in 1909 by Professor William H. Pickering, of Harvard University, would seem to prove that the core of one comet in about 100,000,000 will hit the earth squarely. Such a square collision, in his opinion, is likely to occur once in about 400,000,000 years. An encounter with some part of a comet's head will happen once in 4,000,000 years. Since comets' orbits are more thickly distributed near the ecliptic than elsewhere in the celestial sphere, the collisions will occur, according to Pickering, rather more frequently than this, but hardly as often as once in 2,000,000 years. Because Pickering's figures differ from those of Arago and Babinet it must not be inferred that his predecessors are wrong and that he is right in his calculations. The problem is too simple for that. Pickering, Arago and Babinet differ partly because they have assumed different average sizes for their comets, and partly because their definitions of visible comets are not in accord.

That the possibility is very real we shall all have an opportunity of judging on May 18, 1910. On that date the earth will be plunged in the tail of Halley's comet, and the head will be less than 15,000,000 miles away—a mere hand's breadth in the vastness of the universe. What will happen? Nothing beyond a possible auroral glare and a shower of meteors. Twice in the last century has the earth been thus whisked by a comet's tail—in 1819 and 1861. On neither occasion was any one the wiser until long after, when the mathematicians announced the fact.

From this it may well be inferred that the texture of a comet's tail is diaphanously thin. In truth, although a comet's tail may exceed a hundred million miles in length, the amount of matter which it contains is amazingly small. The actual stuff composing the tail of Halley's comet could probably be packed in an ordinary room, so wonderfully rare is that ghostly sheaf. The thinnest haze on the horizon is a stone wall in comparison with the fairy veil of Halley's comet.

The Fairy Veil of a Comet's Tail

CLEARLY a comet's tail must be some rare and delicate fabric. By means of a wonderful instrument called the spectroscope, an instrument which analyzes a distant star as readily as if it were a stone picked up in the road, it has been discovered that a comet's tail is composed of gases called hydrocarbons—combinations of hydrogen and carbon—and that it bears a decided chemical resemblance to the blue flame of a kitchen gas-stove. Street-gas is poisonous. If a comet's tail were dense enough it is, therefore, conceivable that every human being on this planet might be asphyxiated by breathing the toxic vapor as the earth plowed through it. There is also the possibility, suggested by Flammarion, that the gases of a very dense tail—denser than any ever known—might so combine with the nitrogen, which constitutes nearly 80 per cent of the air we breathe, that the atmosphere would be converted into the "laughing gas" employed by dentists. The world would die in a delirium of joy. At first a delightful serenity would settle upon mankind. Then would follow a contagious gayety, febrile exaltation, a paroxysm of delight and finally madness. Flammarion even conceives the world merrily dancing a joyous, hysterical saraband in which it perishes laughing.

The tail of a comet is fraught with still other remotely possible dangers. Our atmosphere contains a certain amount of hydrogen, a marvelously light gas to which airships owe their buoyancy. Besides its lightness the gas is characterized by an extreme inflammability. The law of the diffusion of gases teaches us that part of this hydrogen in the air is mechanically mixed with other gases, and that part of it probably floats in the upper air, far beyond the reach of any balloon. A comet may be regarded as a huge lighted celestial match which may be brought dangerously near that upper layer of highly inflammable hydrogen. If the gas should ever be touched off by this cometary match flame a planet would be

(Continued on Page 49)

WHICH WAS GEORGE?

By Gouverneur Morris

ILLUSTRATED BY LESTER RALPH

It Looked Like the Watch That the Rabbit Carries in Alice in Wonderland

GRANDFATHER TREADWAY had been a whale captain out of New Bedford in the palmy days of whaling, and he died in a twelve-room house of brick whose brass knocker had never known the touch of tarnish or of an exasperated creditor. The neighbors, curious to know how much money the old fellow had been unable to take away with him, were not to be satisfied. The estate, as scheduled, amounted to less than one hundred and twenty-five thousand dollars. And yet, as old Miss Mittens said: "Miles was rich—real rich."

Grandfather Treadway had never mentioned his private affairs to anybody except his son Asa. And Asa was a duplicate in honest craftiness and secretiveness of his father. He had the same pleasure in amassing against a rainy day and the same scorn and intolerance of spending more money than is needed to live comfortably and decently. So, of the death-bed transaction in which the bulk of his father's fortune was turned over to him he never spoke, not even to his wife, and, of course, not to his own son Miles, then twelve years of age.

It hurt Mrs. Treadway not to be told how much money her husband was now worth, not because she wanted to spend, but because she wanted to be told and knew herself perfectly capable of keeping the secret. She had been a Miss Bodman, a family noted for its excellent housekeepers and its reticence. She approved religiously of privacy and despised luxury. But all her Spartan virtues were offset by the Athenian vice of curiosity. If people were talking in the next room she died to know what they were saying; but it was impossible for her to listen. Spying, eavesdropping, teasing and Delilahism, the means by which the average overcurious woman satisfies her passion, were left out of her. Hers was the case of a man who craves drink, but has the strength to resist, and in whom the struggle comes near to breeding insanity from its very violence. Honesty Treadway might have listened at the door of the room in which Grandfather Treadway, aided by his lawyers, Hope and Balm—this is not a fictitious shingle—known locally and significantly as the Dumb-Dumb brothers, was busy transferring his property to Asa and preparing himself for the last cruise. But she wouldn't. Indeed, she hid herself in the kitchen and, together with Grandfather Treadway's old servant, prayed for the soul of their departing "brother."

The old gentleman's last sickness had come upon him during the spring and just at a time when even so economical and careful a woman as Honesty Treadway had come to the conclusion that her whole wardrobe cried like a lost soul for replenishment. She had nothing to wear. Her husband knew that this essentially feminine expression was not to be taken literally, even from Honesty; but he knew, also, that on her lips the word nothing at least meant something. He thought the matter over. He wondered whether, in view of Honesty's real needs, it would not be wiser to tell her that Grandfather Treadway was a dying man. At first hearing this himself he had not thought fit to tell any one. And if he had suspected that Honesty was dying to know whether Grandfather Treadway was or was not dying he would not now have told her, so many weeks before the actual event might be looked for.

"Honesty," he said, "we'll all be going into black before the summer's over; so, if I were you I wouldn't make any great outlay of colored dresses at this time."

"I'm glad to know," she said. "And if you don't think it will hurt your father's feelings I'll go into black right off."

"I'll ask father if he minds," said her husband.

The dying man approved. It would be very foolish, he said, for Honesty to have the trouble and expense of buying clothes twice in one year. Of course, her wearing black would give away the fact that he was dying, but he guessed that in a sensible cause he could stand that.

"I am one," said the old gentleman, "who has often been prayed for in church as 'one in peril on the sea.' . . . In church, my son, and in the kitchen and in the bedchamber I'm used to dying. . . . Been at it all my life, you may say. . . . Now, about that Calumet and Hecla," and so on.

When Grandfather Treadway had made all his arrangements against death and had still, however, many days of "sinking" before him, he sent occasionally for his grandson, Miles.

He liked to trace out in the boy's rosy face the germs of the family features and to make wily experiments to see if the family reticence and scorn of spending were to be factors in the life of the fourth generation.

"Bub," said the old man, for instance, "they say you was kep' in yesterday for pulling Molly Blunt's pigtails. Was you?"

Miles would never rise to any such fabricated bait as this.

"You sit tight, Grandpa," he would answer with an enigmatic smile, "while I run and ask teacher if I was kep' in or if I wasn't."

"The boys say you spend a mint o' money on bull's-eyes."

"If I spend a mint o' money," says Miles, "it's because I've got a mint o' money to spend."

Once, years before, Grandfather Treadway had said:

"Bub, when you're twelve years old I'm a-goin' to give you a silver watch and chain—on one condition: You mustn't ever tell nobody, not even your paw and maw, that I'm a-goin' to give 'em to you, and you mustn't ever open your mouth to me on the subjec', else you won't get 'em."

Miles had kept faith. When his twelfth birthday came and there was no watch or chain forthcoming he said nothing. He was prepared to let his grandfather depart this world without fulfilling the promise. He was now old enough to think the watch of small consequence one way or the other; he would rather the promise had been of a rowboat. But he was determined to give the old gentleman no grounds for criticism or for calling him a sieve. And, day by day, he saw his grandfather weaker and the end drawing near. He hoped his grandfather would remember; not because he, Miles, desired a watch and chain, but because of the family tradition that no Treadway ever forgets, and his word—if you can get it—is as good as his bond.

One afternoon in June, the scent of the dooryard lilacs pouring in through the open windows, the old man and the little boy were together for the last time.

The grandfather, when they had talked a little about ships and the sea, produced suddenly from under the sheet that covered him a gold watch and a silver, each with a chain to match. Miles sighed contentedly. The family tradition, it seemed, was founded on fact.

"Miles," said the old man, and he had never before addressed the boy so formally, "there's a time to shet your mouth, there's a time to evade and there's a time to speak up. Which time is this now, I wonder? I ask you if you remember the bargain we struck when you was no more'n a baby? I ask you if you've kep' your word in that matter?"

The words came clearly and with a kind of challenging sternness.

The boy's answer came like a flash.

"This is the time to speak up," said he, his young voice ringing bold and honest. "I've kep' my word."

"Come here, Bub," said the old man, smiling, and there was a certain loveliness of expression about the strong, thin-lipped mouth.

"Come here—and set on the edge of my bed. There. And you're the first to set there since your grandma died." He held up the silver watch by its chain and dangled it for Miles to see. It looked like the watch that the Rabbit carries in Alice in Wonderland—a fat, turnipy watch. It was old and battered and key-winding, and the metal of the case looked thin from much polishing. The links of the chain were much worn at their points of contact with each other.

"When your grandma was fourteen," said the old captain, "she had to take in washing to keep the name of Salton free from the oner of debt. When she was sixteen she had saved the money to buy this watch and chain. And she give them to me to carry on my first voyage and to be mine always. And I put to sea and was in peril, but in two years I was never too scared to wind that watch or to think of her that saved for it and give it to me. When I came home we was married. When she died I went to Europe. And it made a good deal of talk. People said I was light-minded and flyin' in the face of what my folks had always been and done. But the fact was, Bub, the works of that old watch was all wore out, same as mine are. And I took it to Geneva, so's to have new works put in it. I could ha' had it done in Boston or New York. But it's in Geneva that they make the best works." His voice rang on the superlative. "I could ha' sent it, but I wouldn't trust it out o' my own hands. . . . This here other watch—this gold watch—is the silver one I promised you, only changed to gold. It come from Tiffany's in New York. And it took the gold medal at the Paris Exposition. It cost me more than half a thousand dollars. It's a repeater."

He pushed a slide, and time spoke in a fairy, golden chime, the notes delicate as dew shaken from a rose, and told the hour and minute.

"I hadn't no sooner paid for it," the old man went on, "than I got to thinking as, maybe, you'd rather have the old silver piece that was earned by the sweat of a sweet and honest brow, and that your grandpa always carried and thought so much of."

Tears welled in Miles' eyes.

"I do want the old one—much most," the little fellow answered.

"There's a time," said the grandfather, as if repeating a refrain, "to shet your mouth, there's a time to evade and there's a time to speak up."

"I have spoke up," said Miles.

"I had ordered a pocket to be in my shroud," said Captain Treadway, "but it will go empty now." He held the silver watch to his ear for a few seconds, and it seemed as if he were taking in some message that it was ticking to him. Then he gave it into Miles' keeping.

"Open the back," he said, and smiled.

Miles found himself looking into a dazzling blaze of color. The old man chuckled.

"I thought," said he, "to honor your grandma's gift. And yon stones are sapphires from C-lon and rubies from Burmy. A man might sell' em, Bub, and live in a brick house like mine, on his income. Don't you tell nobody about them stones except your wife."

Miles promised.

The old man made shift to sit up in his bed. Then, and the act was sudden and unexpected like a stroke of lightning out of a blue sky, he caught up the gold watch and hurled it with terrific force across the room and crash against the brick back of the fireplace. Then he

laughed in a kind of wild, savage way. And it was long before he spoke.

When his explanation came it was calmly and gently voiced, but delivered smilingly and with a look of ineffable content.

"They say," said he, "that we New Englanders of the old stock are close-fisted and mean. But our fathers were willing to suffer and to die for a belief. Now, if that ain't an extravagant kind of nature to have, I don't know what is. We've all got the streak in us. You have it, though you mayn't know it; your paw has it; I've got it.

"Three times I've given in to it. First time I risked my life to preserve a life that was rotten with drink and sin and hopelessness. Second time was when I told the jeweler to crowd the inwards o' that old watch with precious gems. And as for exhibit number three —well, you seed that with your own eyes. I'm a-goin' presently," said the old captain, his sea-blue eyes flashing, "to be united with your grandma at our Heavenly Father's knee. And it come into my mind to show you that the vanities o' this world, the riches and the edifices, don't amount to a row o' pins. . . . And I don't know if I proved it, but I guess I showed you how I feel. Let the watch lie. Don't you let on what happened to it, and I won't. It'll be one o' them mysteries."

Miles leaned close to his grandfather and whispered.

"Grandpa," he said, "I know the feelin' of wantin' to bust things, too."

"Well, don't you give way to it, Bub—not more'n three times."

"Like you, Grandpa?"

"Yes. But your occasions won't be as mine, likely."

"How'll I know when the time comes?"

The old man knitted his brows in deep thought.

"When you feel that it's time to cut loose," said he, "say to yourself: 'There's a time to shet your mouth, a time to evade and a time to speak up.' And when you ask yourself which time is it now, and ain't able to answer, then, Bub—then is the time to bust things."

"Not Having Money is the Blankedy Crankedest Cross That There is in This World"

II

ASA TREADWAY was a graduate of Harvard, where, because in the depths of his heart he had considered the most of his classmates fools, he had not been popular. It had seemed to him that the opportunities which the University offered in exchange for moderate tuition fees—plus, of course, the cost of living—were tremendous; and he could never understand why nine young men out of ten were either so blind as not to see this, or so foolish as not to make use of it. He himself had proposed to get in knowledge and accomplishments many hundreds of per cent return for the money that was being spent on him, and undoubtedly he did. But of fellowship, polish and getting on with others, the books of his life would show almost a total loss. He went deeper into English literature than any man in his class, but the Down-East colloquialisms that he had imbibed with his mother's milk and his drawling, high-pitched intonation underwent no change whatever. He wrote a large and general vocabulary, but he spoke one particular and small. Fine clothes had no meaning for him, though he could have afforded them in moderation; and he never attempted to make himself agreeable. A man of nautical tradition, it was natural that he should see many phases of life and character in ocean terms. The following is extracted from a letter that Miles received early in Freshman year from his father:

Which of two ships would you yourself choose for an ocean voyage, given these data: the one looks like a whaler, uncouth, clumsy and lumbering; the other is a sweet ship to the eye, her lines long and lovely like a cup-defender, her paint fresh and her brass bright? But the hull of the latter is so much junk; her spars are too fine; she carries but one navigator, and he is three parts of the time drunk. But the whaler is built of oak, sound as the Constitution of Massachusetts; her sparring is upon scientific and conservative lines; every splice and block of her rigging has been overhauled. She is of a type that has spent years upon deep and stormy waters and her navigators fear God and read the Bible.

To this Miles returned the unvarnished and truthful answer that he would choose the whaler. But he smiled as he wrote, for he was asking himself a different question: How about a third ship—one that looks like the cup-defender and has all the qualities of the whaler? And he was giving that question its obvious and eminently satisfactory answer.

In Miles the family type had begun to break up. Thrift and caution were too deeply rooted in him to be pulled out. But he suffered them to blossom and bear fruit agreeable to himself and to others. His classmates had said of Asa: "He is stingy and timid." But Miles' said of him: "He's sensible about money and he's wise." Such are the effects in the spoken verdict of the defendant's not caring what the verdict is to be, and of his caring. Miles went after opportunity almost as hard as his father before him. But Miles saw that opportunity not only had length, breadth and thickness, but an equally important, if less tangible, fourth dimension. Asa had interpreted the bargain between him and education in terms of dollars. But Miles struck a shrewder bargain. Asa, though he could never have been brought to see it, had paid for much more than he ever received. Miles, though the family type was breaking in him, was really the truer Yankee of the two. Asa had proclaimed by his actions and his aloofness that nothing must interfere with his courses. Miles discovered that, with very little real harm done, this might be put, and much more agreeably, the other way, as: "My courses sha'n't interfere with my life outside of them." But I don't mean that Miles only studied as much as was necessary in order to keep up with the class; on the contrary, he worked almost as hard as his father had done. And at that he found plenty of time in which to be leisurely and amuse himself; as much time, almost, as the real loafers in the class. And that was because when Miles worked he worked. Asa had recommended the gymnasium chest-weights, dumb-bells and parallel bars as all the recreative opiate really necessary for one in the pangs of education; or Miles should go for long walks in the country if he preferred, or he might row on the river if he liked. When Asa said rowing he meant rowing; he didn't mean sitting half naked in a shell and sliding yourself back and forward until your heart got muscle-bound. He meant rowing, and Miles knew it. As for football and baseball, these were forbidden him. Therefore, since he was strong, quick and able, he said, "This is the time to evade," and turned his physical ambitions loose upon a game practically unknown in his father's day and, consequently, unmentioned in the list of forbidden solaces. He had got some groundwork in lawn tennis at the preparatory school, but in the days when the family type had been still strong in him. Upon this groundwork he began now to build with body and mind. And his progress was really very swift, though this was not apparent to the half-dozen men with one of whom he usually played, and most of whom continued to beat him. They beat him because he was not playing to win that match, but a greater match later on. He made very little use of the strokes that came easily to him—volleying waist-high and overhead—and by means of which he might have won more often; but he stayed back in the court and pegged and pegged at the ground strokes which are the true backbone of the game; or he would take that difficult position which is half-way to the net, and sacrifice point after point in learning just how to volley or half-volley a low and dropping ball.

In his Junior year, when it was supposed that any of ten men could beat him very easily, he astonished the University by playing through the tournament not only without losing a set but without displaying his whole strength and resource. Men who had played with him, as they thought, to give themselves practice, found that it was Miles who had been doing the practicing. The best that had ever been said of him as a player was that, while rather hard to beat, he never won. "And the reason," said the wiseacres, "is because he never comes in to the net." Those who played against him in the championship had a different story to tell. "First," said one of these, "he whangs a ball to the base line, and next he jumps at your hopeful return as if it had done something wrong and bangs it to where it ceases from troubling—him. That twist serve? No, it's easy enough to return, but you've got to learn how; and the match I had with him wasn't long enough. The old fox has been practicing in secret. But it isn't his serve. He stole it from Ward. The ball breaks high to your backhand and is shaped exactly like a cucumber."

But this is not a tennis story. I have used Miles' tennis at some length, not so much to show his proficiency therein or to record his triumphs—and these have been twice national—as to throw light upon his character. His tennis career, as a good sample of anything that he seriously engaged in, falls naturally into three parts:

(1) The gestatory first broodings and reasonings—when he kept silent as to his theories and intentions;

(2) Concealing acquired strength, which may be called evasion; and

(3) The last phase, when he suddenly revealed what he had forged in silence and tempered by evasion. In short, "when he spoke up."

In acquaintances that ripened into friendship, or that didn't, he pursued the same tactics. Silence while he observed; evasion while he judged—and then his heart and his manner spoke up, if his voice didn't actually. And the acquaintance knew definitely that Miles would be his friend always, no matter what happened, or that he would never be his friend at all.

As for money matters, he spent freely enough, but carefully and without ostentation. In this regard his father's death made but little change. Miles wore black for the rest of his college course, and he was enabled to help one or two of his intimates who had got themselves into serious money difficulties. But he took in exchange properly executed notes, and when the interest upon those notes fell due he saw that he got it.

"Miles must be well off, now the old man's gone," said one of Miles' closest friends to another. "He loaned Craven three thousand—just sat down and wrote a check."

But it did not occur to either of them, or to anybody else except the Dumb-Dumb brothers, that Miles was actually, perhaps, and potentially without any doubt whatever, one of the fifty richest men in the United States.

Asa Treadway, like his father, had on exactly three occasions in his life seen fit to "cut loose and bust things."

The last occasion—and remorse, perhaps, killed him—was during the great panic of 19—. To what extent he sold bonds and bought stocks that were begging to be bought is not known, nor is it known over how thin a margin he spread them. But it is certain that he came out of the market ten times richer than he had gone in. And it is certain that Miles came away from the deathbed interview, during which the most of this great property was transferred to him, white with responsibility.

"Mother," he had said to Honesty when they were alone after the funeral, "you don't have to live the way you always have—if you don't want to."

"I don't want to live any differently," she had cried. "I never did. They always thought so, and wouldn't tell me that I could. All I ever wanted was to know that I could if I wanted to." She looked at Miles with hopeful expectancy. He was so young and gentle. Perhaps he would tell her how rich they were—how rich he was, rather. She had received fifty thousand dollars in her husband's will, and was content. But Miles was not going to do that. He knew that his father, without asking a direct promise of silence, had in all their talks together taken it for granted that Miles' attitude in the matter would be like his own.

So Miles pressed his mother in his arms and kissed her and comforted her—and she liked it, for all her stern training and beliefs—and he said in his heart of hearts:

"This is a time to keep *silent*."

III

THE last thing that Miles intended was to idle on the strength of easily-gotten wealth. But when he had graduated from the Harvard Law School he heard the call of ships and the sea, and determined before he should

hang out his shingle to make a voyage around the world. He was equally determined not to go alone, and when he had announced the terms upon which he was to have a companion, not only his mother was shocked, but so were those two reticent men-at-law, Hope and Balm.

Miles had a friend, George Stanton, who had listened to the siren voice of the muse of short-story writing. And though he gave her no rest he had little profit of her, and some said that theirs was a *mésalliance*. Miles admired the strength and buoyancy with which George stood out against repeated failures and the pressure of his family toward any of a dozen more regularly rewarded careers. Shortly after Miles had left the law school he found that his friend was in a bad way: his father—the mother was dead—had withdrawn all support: editors had seldom, if ever, furnished any; and against his passion and determination to write George found, or professed to find, the whole world in alliance.

"If I could starve to death in an attic, leaving immortal but as yet unappreciated work behind, I wouldn't give a blim," he said to Miles. "But even Paderewski wasn't Paderewski when he was learning to play the first finger exercises. I may be a good one in time. I may be no good at all; I'm certainly not now. But, Miles, I've got the will to succeed in this business, and I've got the patience to gnaw through all the barriers between me and the open."

"I," said Miles after thought, "am going around the world. If you'll be serious and do all the chores I'll pay you to come with me. You'll have to be secretary, courier and companion. But you'll have lots of time to write; you'll get your mind well opened out by new sights. . . . And I'll tell you, your father once snubbed me when in my opinion he was quite in the wrong, and I've always had it in for him."

"Miles," said George, his face suddenly lighting like an electric show, "do you mean this—seriously—and—and can you afford it?"

"This once," said Miles noncommittally, "I'm going to blow myself."

Miles told his mother that George was to travel with him.

"But," she objected, "where will he get the money? You've often told me that his family disapprove of him and don't help him. And I don't see what a healthy young man wants with writing stories, anyway."

Miles looked at his mother with a fixed, accusing smile until she blushed—until she blushed and hung her head and murmured words of defense.

"It was just to see what it was like," she said, "and I didn't think much of it, anyway."

"No, you didn't!" said Miles. "And I that heard you screaming in the middle of the night and ran to save you, and found that you'd had the nightmare and that what you were screaming was: 'Pieces of Eight—Pieces of Eight!' No, you don't see why anybody should write stories, you don't; or why upstanding Down-East mothers should read them. Now, tell me this if you dare: Where's my Monte Cristo that used to be on the shelf in my room? And where's my Midshipman Easy? And where—though I ask with averted face—where's my Contes Drolatiques?"

"I didn't read that one," exclaimed Honesty. "I—I—the minister wanted some books for his little girl and I let him look through yours and take what he wanted. I knew you wouldn't mind. He took the Dog Crusoe and Gascoigne the Sandal-Wood Trader and that one."

"Good Lord!" exclaimed Miles, "you don't suppose he—he gave it to his little Miss Innocence to read?"

Honesty shook her head.

Then suddenly she smiled up into her son's face.

"But," she said, "he—he gave it to me!"

Miles roared with delight and gave over teasing.

"I'm going to take George," he said presently, "as secretary and companion. First, because I believe in him; and second, because I don't want to go alone."

"Have you spoken to Mr. Hope of this?" she asked.

Miles nodded.

"He was very sharp with me. He said he hoped I wasn't going to turn out a spendthrift. And he hurt my feelings; but his partner came in and poured balm into the wounds. And we made friends. I'll be back in a year. And then I'm going to work right here in New Bedford where I belong."

"I often think," said his mother, "that the opportunities elsewhere must be greater—say, in Boston or Worcester."

Miles pulled a grave face.

"If I did think," said he, "that Boston or Worcester offered greater opportunities to an ambitious young man, would you—er—be willing to move away from here—from all your old friends—from ——"

"Yes," said Honesty, "if it was best for you."

"Well, it isn't!" said Miles. "Home's the best place for every one. If I can't get on among my own people, why, I can't get on anywhere. . . . And, Mother, if you're lonely while I'm gone ——" He began whispering names in her ear, and finished: "And the greatest of these is Sienkiewicz—but don't you trouble to remember. They'll be a good-by present from me to you. . . . And the next time the Reverend comes burrowing—there's a little book by Mather in the drawer where I keep my neckties—it's rather rare and valuable—never mind, you tell him it's just the thing for Innocence."

"I'll try to remember," said Honesty. "What is it called?"

"It's called," said Miles, "Sighs from Hell; or, The Groans of a Damned Soul."

"Auntie, I Think Mr. Treadway and Mr. Stanton are Going to Ask Us to Help Them Feed the Swans"

A week later Miles and George were on their way, via London, to Geneva. Here Miles disappeared for half a day, and upon being questioned he evaded as follows:

"It occurred to me," said he, "that my old watch needed cleaning; and as I'd never seen a watch cleaned I stood by and looked on." I call this evasion. The truth being that Miles had come to Geneva for no other reason than to have the watch cleaned, and had stood by because he would not let the old thing out of his sight.

"If you can afford me," said George, "you could afford a new watch. And this is the place where they make 'em. I know you're fond of that old turnip, or you certainly wouldn't carry it; but ——"

"And you a literary man!" snorted Miles. "Ever read a story couched in dramatic form about three caskets? Well, once upon a time . . ."

"On the whole," said Miles' respectful and kowtowing secretary, "I think you'd better shut up."

"Oh, if you want to talk," said Miles.

"I do," said George. "Listen. I went to Cook's to see about through tickets for Rome; and there I saw a fool of a woman trying to see about the same thing. The fool woman was about forty. She had a wise companion about eighteen. I looked at the wise companion ——"

"Well?" asked Miles.

"Then," said George, "the heavens fell. And then I helped the fool woman get her tickets. And when they had gone I got ours as per schedule, and here I am."

"Tell me more about the wise companion," said Miles, who had a certain amount of confidence in his friend's taste.

"Shall you be at leisure from now until Christmas?" asked George hopefully.

"I sha'n't," said Miles. "Condense."

"Well," said George, "I'll say this much: She isn't the lead casket."

IV

A LITTLE later, as the young gentlemen were passing through the office of the hotel, they came face to face with the two ladies to whom George had been of service.

The younger lady smiled and nodded brightly, and George sprang forward, hat in hand.

Miles, who was attempting to pass unobserved, heard him exclaim:

"You aren't in any fresh trouble, are you? And, please, may I present Mr. Treadway?"

Miles came bashfully from the midst of his attempted retreat. If he had not had a sense of humor and if he had not been so very young you might have called his face austere. It was thin, a shade too cleanly cut; the under lip fuller than the upper and a hair's breadth in advance of it. But his eyes were very fine and steady, very bright blue under arched and dark eyebrows. The ladies, the older first, had the benefit of these handsome eyes in turn, and of a flash of white teeth that went very becomingly with them. The older lady, Miss Derby, took an immediate fancy to Miles. "I pinned my faith to him at once," she said afterward. And Miss March liked him, too, but, if the truth must be told, not because of his fine eyes, but because of the flattery and praise which these spoke to hers. Until that moment Miles had never given serious thought to the looks of the gentler sex. But now he looked suddenly into so beautiful, so expressive, mischievous and vivacious a face that his good manners fell from him in a shower. And there remained primitive man—staring.

But he was not the first man that Miss March had struck primitive, in her eighteen or nineteen years. And she was so easy and gracious that in a moment Miles had pulled himself together and was chatting against time to efface the crude and raw impression that he felt himself to have made.

"We were going," he said presently, "to cast bread upon the waters ——"

"For the swans—of course," said Miss March. "Auntie, I think Mr. Treadway and Mr. Stanton are going to ask us to help them feed the swans."

"Yes—now, do." Miles made his appeal directly to Miss Derby.

"Shall we?" smiled this one, and she nodded assent.

"She may be a fool woman about tickets," thought Miles, "but she—she knows when to speak up." He turned, as he thought, to announce the good news to Miss March and George, but they had already started for the door. Miles was not to be caught twice in a rudeness, however. Even Miss Derby did not suspect that the young man who walked at her side and chatted so frankly and joyously was consumed with the desire to be walking at some one else's side. On the contrary, she was made to

(Continued on Page 44)

The Kick in Kansas and Nebraska

By SAMUEL G. BLYTHE

IF THE Presidential election were to be held this year Mr. Taft could not carry a state west of the Allegheny Mountains."

Colonel William R. Nelson, editor and owner of the Kansas City Star and the Kansas City Times, took his pen in hand one day, not so long ago, and wrote that sentence. Then he put it on the front page of his papers in imposing italics, which is the extreme in typographical emphasis that Mr. Nelson allows himself.

Now, the significance of that remark lies in the fact that Colonel Nelson was one of the original Taft men of the West, that he helped secure his nomination, fought for him, advised with him during the campaign and during the period between election and inauguration, and was a bosom friend and counselor. The Colonel's papers, while first for Kansas City, are really Kansas papers instead of Missouri papers, having the widest circulation in Kansas and generally reflecting Kansas views. They specialize on Kansas; for Kansas City, although in Missouri, really is the big city of Kansas.

Senator J. L. Bristow

The Colonel had been a real Taft man, fond of him personally, and he had high hopes of the President. The explosion was heard after the President made his Lincoln Day speech in New York. There had been minor crashes before in the vicinity of Nelson, but the grand display came when the Colonel read that New York speech. There are those in Missouri and Kansas who say the reason Nelson shifted on Taft is because Taft would not appoint him Ambassador to France, but that isn't true. The reason Nelson shifted on Taft is because he holds that Taft shifted on Nelson. Also, because Kansas is of the opinion that Taft shifted on Kansas. And when you find a statement like that in a paper like the Kansas City Star it affords opportunity for thought at the White House, for it voices the opinion of many Republicans in Kansas; not all, to be sure, but more than a majority of the total Republican vote, at any rate.

Meantime, while Nelson is pounding at Kansas City, Bill White is detonating at Emporia, Senator Bristow is concussing at Salina, the Topeka Capital is exclaiming regularly, and many other papers in the state are viewing with alarm and pointing with pride. Added to all this is Governor Stubbs, who is pyrotechnic to a high degree. Whether or not they have as many votes as they claim, the insurgents in Kansas certainly have most of the noise-making facilities and they are making a rumpus that surely can be heard at Washington. Kansas is kicking and kicking hard, so far as the insurgents are concerned, putting up the long yell, demanding the decapitation of Cannon, the elimination of Aldrich, the real continuance of the Roosevelt policies, and what the insurgents call the redemption of party pledges.

No Bitterness but Much Sorrow

KANSAS is a big, virile state, too much inclined, at times, to be introspective, but populated with men who are readers and thinkers and talkers. Normally, it is a Protection state, for it is almost entirely agricultural; but the Kansas people, either by a course of education or by their own reasoning, became convinced that what was needed in this country was a downward revision of the tariff. Kansas felt that the Dingley law had been responsible for the growth of a vast number of special privileges, and Kansas was against special privileges, the interests, the system, or whatever stood for the people and combinations supposed to be represented and protected by Cannon and Aldrich.

First of all, Kansas was and is a Roosevelt state. Although Mr. Roosevelt had had no hand in the tariff in any way, and there had been no attempt at tariff legislation during his seven years as President, the people of Kansas interpreted Mr. Roosevelt's position on the tariff through his assaults on the very interests supposed to be protected and fostered by the tariff. They assumed he was a revisionist. They accepted Mr. Taft at Mr. Roosevelt's valuation, as the man most fitted to carry out the reforms Mr. Roosevelt had begun. They gave Mr. Roosevelt about 126,000 plurality in 1904, and elected Taft electors by 36,000, thus showing the difference in the estimates of the two men, but proving that Kansas was very willing to take Mr. Taft and go to bat with him.

Inasmuch as Roosevelt had not touched on the tariff, it was conceded in Kansas, as elsewhere, that the tariff was Mr. Taft's especial opportunity and his first opportunity to perform in accordance with the Roosevelt recommendations that had placed him in office. They grew uneasy when Mr. Taft did nothing during the discussion and framing of the bill in the House and Senate, and applauded Senator Bristow and Representative Murdock for fighting for downward revision. They also injected a good deal of anti-Cannonism into their daily conversation, their newspapers and their discussions. When Taft signed the bill and when he defended it at Winona, Kansas, then pretty fairly insurgent, cut loose. "This man Taft is not what we expected him to be," they said, "and we shall try to tell the country so in the best way we know how."

There were not then and there are not now any aspersions cast upon Mr. Taft. As elsewhere in the insurgent states, the feeling against Taft is one of sorrow and disappointment, not resentment. The way the insurgents in Kansas feel about it was well voiced by Mr. Nelson, who said: "In all this transformation of public opinion there has been little bitterness. Instead, there has been a general sorrow over the loss of confidence in a President of charming personality, who, partly from temperament, partly from lack of sagacity, partly from deficiency in aggressive, militant earnestness, has alienated the people who believed they had found in him the man to carry on the work begun by Roosevelt."

What Will Colonel Roosevelt Say?

NOW, that is the crux of the whole situation. The people in Kansas, as in the other insurgent states, believe that Mr. Taft, in signing the tariff bill, in allying himself with Cannon and Aldrich, has so far failed to carry out the implied promise of Roosevelt that with Taft in the White House the people might expect a continuance of government along Roosevelt lines. The intense regard the people of Kansas have for Roosevelt is as remarkable as it is general. They believe in Roosevelt, call him their kind of a man, and are for him now just as much, if not more, than they were when he was President. Indeed, it is the fact that if Mr. Roosevelt on his return shall say that he is satisfied with Taft, and that Taft has done as well as he could and will do better, the whole insurgent movement in the Middle West, predicated as it is on the so-called betrayal of Roosevelt's policies, undoubtedly will be vastly weakened.

The insurgent leaders are waiting with nervous anxiety to hear what Colonel Roosevelt may say. If he should criticise Taft, even mildly, they will seize on that criticism as a vindication of their position and go ahead. If he praises Taft and approves of him it will hurt their plans. Make no mistake about the power Roosevelt still has in the Middle West. He is just as strong now as he ever was, perhaps even stronger, and this is especially true of Kansas. It has been a long time since a whole party has waited with such anxiety on the words of one man, for the stand-patters, the regulars, are just as much concerned in Mr. Roosevelt's position as are the insurgents, realizing that if he upholds Taft their contention that every Republican should be with the President, for the sake of party regularity and the preservation of the organization, will be made good.

When this survey of Kansas was made the ex-President had not spoken, and the fight was progressing noisily on the part of the insurgents and quietly on the part of the regulars, but progressing in every Congressional district in the state, save three.

The Congressional election will take place in Kansas this fall, and a state election, wherein all state officials, from Governor down, will be chosen. Governor Stubbs, who is a candidate for renomination, is more of an insurgent than any man in the state, and the question of his election will be coupled with the election of the insurgent candidates for Congress. This will give the campaign a fillip it will not have in other insurgent states where the fight shall be made in the Congressional districts. Kansas insurgents, being earnest, intend to prove two ways, if possible, what they think of the tariff, of Cannon and of Aldrich.

There are eight Congressional districts in Kansas, all represented in the present Congress by Republicans. Of these eight Republican Representatives only two are insurgents. Murdock, of the Eighth, is one of the leading progressives in the House and the only Representative of the Kansas lot who voted against the tariff bill. Senator Bristow voted against it, and Representative Madison, of the Seventh District, is classed as an insurgent, although he voted for the tariff bill. He proved up later in the fight over the appointment of the committee to investigate the Ballinger-Pinchot muss, when the House took away the appointing power from Speaker Cannon, and thus rebuked him, if it was a rebuke. It passes for one out in Kansas, at any rate, and Madison is conceded to be in line with the protestants against the existing order.

The Line-Up at the Fall Elections

THE six other Representatives—Anthony, Scott, Campbell, Miller, Calderhead and Reeder—are all set down as Cannon men, and they do not deny it. Instead, they intend to make the fight for renomination on the ground that they are regular Republicans supporting the organization and entitled to the votes of the regular Republicans of the state. They will urge that the men who are opposing them are not Republicans at all, but malcontents who desire to disrupt the party. They will point to their votes on the tariff bill as party votes for a party measure which was approved and has since been defended by President Taft, the leader and head of the Republican party in the country, and they will demand renominations as an indorsement of their course and of the policies and administration of Taft.

These men will have the support of the Republican Congressional Campaign Committee, which is controlled by the Cannon adherents. They will have the support of the old-line leaders in the state and of the old machine. They will have a good deal of newspaper aid, especially from the well-edited and influential papers of the smaller towns. The issue in every instance will be Cannonism or anti-Cannonism, with its corollaries of the protest against Taft and the hatred of Aldrich. That is all there will be to it. Very few local issues will enter into the campaigns.

There is a direct-primary law in Kansas. Already insurgent candidates have been placed in the field against all these men except Campbell, Madison and Murdock. All the political experts in Kansas think Campbell will be renominated. His district is largely Republican, and it is a mining district and strongly protection. Zinc is a principal product and the tariff was raised on zinc, or placed on it, rather, for the protection of the zinc industries in this district. The insurgent leaders privately concede Campbell's selection, although they may still determine to make a contest against him.

Congressman E. H. Madison

Strangely enough, although the insurgents have, in every district except Campbell's, nominated men against the regulars, the regulars have not as yet nominated any candidates in the districts of Madison and Murdock, the insurgents. The insurgents say they have dared the old-line leaders to name men against Murdock and Madison. The old-line chaps say they will not, as it would not be regular. They say they are party men and, inasmuch as Murdock and Madison, both Republicans, are seeking renomination, they do not intend to become irregular and put up men to defeat them. The insurgent papers and leaders are having a good deal of fun with the old-line men over this situation, but the old-line men are sitting tight and not disclosing their plans.

In Reeder's district, at the time this is written, there are two insurgent candidates. If this difficulty is not composed it may be that Reeder will be nominated, but he will have a hard time being elected, the insurgents say Reeder won by less than three hundred votes last time he ran. Probably, if he wins in the primaries enough insurgents can be induced to vote for the Democratic candidate to make it hard sledding for him. Thus, the three Representatives who are pretty certain to be returned to the next Congress are Murdock and Madison, the two insurgents, and Campbell, the stand-patter. The insurgents think they will elect the other five, or, rather, nominate them first and elect them afterward. The old-line leaders laugh at these claims. They say this insurgent movement in Kansas is principally noise, that the insurgents have all the yelpers, and that when it comes to votes most, if not all, of the present delegation will be returned.

Congressman Victor Murdock

Stubbs is a different proposition. Stubbs is noisy, but he is more than that. He is an insurgent who has grabbed the antipathy to Cannon, the disappointment in Taft, the public condemnation of Aldrich, and the interests Cannon and Aldrich are claimed to represent, and has made them a part of his campaign. He is running on his record as Governor, on state issues, on national issues, and on Stubbs. Thus far the old-line leaders have announced no candidate in the Republican party in opposition to Stubbs. They say they are thinking the proposition over and have not decided. Or, to be more exact, they said that early in March. Stubbs has issued statements, defiances, ultimatums, proclamations and interviews, daring and double-daring the old-line leaders to put up a Republican against him. There had been no response up to the time this was written.

The Stubbs men, who are the insurgents, claim it is not and will not be the policy of the old-line leaders to put up a man against Stubbs. They say these leaders will pay no attention to Stubbs, confining their ostensible efforts to the election of the regular members of Congress and such of the state officers as they may be able to gather in, and then, during the campaign between the primaries and the election, do all that can be done to defeat Stubbs and elect his Democratic opponent, whosoever that patriot may be. When it comes to allegations like this the insurgents do not hesitate to go the extreme limit.

The old-line leaders do not like Stubbs. They say he is more of a Democrat than he is a Republican. They would be much pleased to have him eliminated, but it seems to me that it would be very crass work on their part to let Stubbs be nominated without a contest and then help the Democrat. Still, it has been done and may be done again. They take their politics seriously and intensely in Kansas. The end usually justifies the means. A fight is a fight, and the feeling is very bitter in Kansas and is getting more bitter every day. However, David Mulvane, of Topeka, Republican National Committeeman from Kansas and leader of the regulars, laughs at a charge of this kind. He has faith, he says, that the regulars will be victorious, and he would not admit there would not be a candidate against Stubbs in the Republican party. That must abide the event. The fact is that Mulvane is a most astute politician, a man of the highest standing in the state, a big lawyer, and entirely able to cope with any situation that may arise. Mulvane recognizes the difficulties that beset the regulars in Kansas, and can be depended upon to play strong politics. However, I do not think he will do very much supporting of Democrats against Stubbs or any one else.

What Governor Stubbs Says

STUBBS surely is a man of the people. He sheds his coat when he talks, and talks with his arms, his legs, his hair and his eyebrows, to say nothing of his big, booming voice. He is a slap-you-on-the-back, come-on-boys sort of a politician, and he has his ideas about prevailing conditions that are just as emphatic as his gestures in denouncing them.

"They say I am a Democrat," he said to me, "but that doesn't hurt me any. I am no Democrat. I'm a blamed sight better Republican than the men who do not want to see me nominated again. I wish they would give me a chance to run against some representative of the old-liners. I have tried to get them to put up a man against me, but they have not made a movement yet. I suppose they will cut me, but I can say to them that for every old-line, regular Republican vote I lose I will get two Democratic votes, and they know that is so.

"They talk about the Stubbs machine and the insurgent machine. I tell you there isn't any machine. This is a movement without any generals or majors or captains. Everybody is a high private, and we are all fighting, shoulder to shoulder, for what we think is right. We are opposed to Cannonism. The personality of Cannon means nothing, but it is what he represents that we protest against. We conceive it to be true that Cannon and Aldrich represent and work for all that is obnoxious in legislation as regards the interests, and we are opposed to them and opposed to sending men to Congress who will do as they are told by Aldrich and Cannon. We do not think that a Kansas Representative who is sent to Washington by 150,000 or 200,000 Kansans should be required to get the consent of Cannon to have a hearing if he wants it. We do not think our freemen should be compelled to wait on the nod of anybody, whether he is a Speaker or not, and we intend to send men to Congress who shall not be subservient to Cannon or any other man.

"So far as Mr. Taft is concerned we are sorry. Nobody in Kansas speaks bitterly of the President. We regret his course in signing the tariff bill and defending it, for we know that the pledges of the Republican party, to which we subscribed and in furtherance of which we elected Mr. Taft, were for a genuine downward revision of the tariff. We regret his apparent combination with Aldrich and Cannon. We observe that, instead of doing business with them, he is letting them do business with him. We know that if he had laid down the law to them he could have had a genuine tariff revision, and much as we like him personally we must deprecate the company he keeps and try to send to Congress men who will support, without compromise, the principles of the Republican party."

Of course, Mr. Stubbs said much more than that, but that gives a fair index of his position and his feelings. Also, it keeps him in line with what seems to him to be the majority of the Republican party in his state and puts him in a position to contest for the Senate two years from now, when Senator Curtis will come up for reëlection. Governor Stubbs is building a little for the future, also.

Harpoons Out for Cannon

AFTER a careful examination I am convinced there are more insurgents than regulars in the Republican party in Kansas. The insurgents have a fair chance of gaining a Congressman or two, maybe three. If the opposition to Cannon and Aldrich is as deep-seated as the insurgents claim they will get them all, with the possible exception of Campbell. On this point a farmer's paper called The Mail and Breeze, published at Topeka, recently made a canvass of its Republican voters. It asked the Republicans to answer the question whether they were opposed to Cannon and Cannonism? More than three thousand replies were received and of these less than a hundred favored Uncle Joe. The insurgents say this is the correct proportion. They say the regulars will show but little strength. Enthusiasts assert that ninety-five per cent of the Republican party in the state is insurgent. That, of course, is nonsense. Moreover, the old-line leaders, Mulvane and Long and Curtis and the rest, have not gone out of business, by a long shot. They are too old in the game to be frightened by talk.

The old-line leaders say this movement in Kansas is but a recrudescence of the Populism of years ago, that the square-deal campaign is but a revival of the spirit that made Kansas Populistic. They declare the regular Republicans outnumber the insurgents two to one, and that this ebullition will soon die down and Kansas return to its former straight Republican ideas. They stamp Stubbs and White and Bristow as men who are really Populists, but using a self-created sentiment, under the guise of Republicanism, to exalt themselves.

The fight between the insurgents and the regulars in the Congressional districts is well under way. The insurgent candidates for the nominations have put out personal platforms, and each pledges himself to do all he can to bring about a genuine downward revision of the tariff, to vote against Cannon and all he represents, and to work for country instead of for party. Attorney-General Jackson, who is opposing Representative Miller in the Fourth District, made this pledge: "I shall serve the party only when the party serves the country." That made a hit, and most of the other insurgents are using it. Also, it gives the old-line leaders an argument, for they point to it and say the man who is running on a party ticket and asserts he will not support that party is not a party man at all and not worthy of support by party men.

These Congressional fights, as well as the Stubbs fight, will come in the primaries, which will be held late in the summer. This makes the primaries more important, really, than the fall elections. Usually, the primary nominee is elected, although there may be some departure from this support if the feeling remains as bitter as it is — that is, after the primaries party lines may split to some extent and regular Republicans vote for the Democratic nominees and Democrats vote for insurgent nominees.

The Feeling in Nebraska

NEBRASKA conditions are similar to those in Kansas, as they usually are in a broad, general sense, in movements of this kind. There is the same sorrow and disappointment over the course of Mr. Taft, the same antipathy for, and denunciation of, Speaker Cannon. Senator Aldrich is condemned for his alleged representation of interests and influences held to be inimical to the rights of the people, and the President is distrusted because of his combination with these men and their associates, on account of what they represent.

I heard nobody denounce Mr. Taft in Nebraska. Everybody was sorry, disappointed, grieved that a man who, they hold, started out with such splendid prospects should have sacrificed himself, as they say he has, for whatever temporary political advantage Cannon and Aldrich may have offered him. When he signed the tariff bill the Nebraskans were disposed to credit that step to a lack of political sagacity which they hoped time would remedy, but when Mr. Taft made his Winona speech they concluded it was of no use and that they had been deceived in the man. Nebraska, although an agricultural state, was for revision downward. There was no definite idea why, but Nebraska thought the tariff had fostered and protected a lot of special interests, and that a real, genuine revision of the tariff might help to put some of these out of business.

Still, outside of the tariff question, Nebraska is an insurgent state. It is not insurrectionary, like some of the other states, but insurgent, and bases most of its revolt on Cannonism and Aldrichism. The House representation in Nebraska is evenly divided, three Republicans and three Democrats. The two Senators are Republican. All the Nebraska Republicans, both in House and Senate, voted for the tariff bill on its final passage, some of them voting against it in semi-final divisions. The platform convention of the Republican party in Nebraska, held a few days before the final vote on the tariff bill, is responsible for this support of the bill by the Nebraska Republicans. That platform held that the Nebraska Representatives and Senators could support the bill, and they did.

Though there is a deep feeling of protest against the tariff, this feeling is not deep enough to make the state insurgent as it is at the present time. Nebraska Republicans have left the reservation on the Cannon and Aldrich questions. It is not likely there will be a man running for nomination or election to Congress on the Republican ticket who will not run on an absolute platform of opposition to Cannon, on a pledge to vote against him for Speaker if he comes up again, and on a further pledge to work and vote in Congress against all that Cannonism is held to represent. Thus the situation is simplified. It will not be a question of whether a candidate is against Cannon, but of how much he is against him. There are direct primaries in Nebraska, which will be held in August. A few weeks before these primaries the state convention will be held for the purpose of framing and presenting to the people a platform on which all Republican candidates must stand. It is, of course, not possible to predict exactly what that platform will say, but it can be announced

(Concluded on Page 61)

Congressman P. P. Campbell

The Drift of the Golden Dog

Ole Reliable Has a Dream And Wakes Up

By Harris Dickson

ILLUSTRATED BY EMLEN McCONNELL

"Would You Let Me Train Your Dog and Put Him in Condition?"

AUNT SELINA with a ring of grease around her fat lips, sat on her steps and sopped gravy out of a pan. She also stared at the rent collector.

"Mr. Wilson, I sont Zack wid dat money las' Sad'dy night an' ——"

The collector shook his head.

"Den hear me talk: De minit Zack comes home I'm gwine to 'tend to his case. Atter I gits through wid 'im, ef he's able, he's gwine to take you dat rent. Mind you, I said ef he's able."

Wilson smiled and went away; Selina neither smiled nor went.

Corporal Zack Foster—everybody, white and black, called him Ole Reliable—swaggered homeward, swinging a gold-headed cane, which he had borrowed from the Misses Trevelyan without their knowledge and meant to return when they were not looking. In spite of his frazzled coat and dilapidated hat, Zack impressed the laity with that gold-headed cane.

Ole Reliable's weather eye detected a gale from the way that Selina craft was rocking. So he reefed all sails, furled the gold-headed cane and made himself tidy for a squall. He would have steered for the open, but Selina had the pan.

Having eyes for nothing else, Zack forgot his feud with Jim Bowman's sneaky dog next door, with the black spot over his eye. Spot didn't forget; Spot worked overtime studying up ways to remember. Zack passed the hole in Jim's fence and Spot sallied out for a surprise. Zack hustled into his own gate, slashing behind him with the cane. Selina refused to be diverted. "Whar's dat two dollars I gin you to pay de rent?"

"I paid it to Mr. Wilson."

"Zack, you'se a liar—you'd ruther tell a lie on credit dan de troof fer cash."

Zack sidled up to the pan and reached for a batter-cake; Selina tackled: "No, you don't—nary bite; I'm tired bendin' over a hot stove, an' totin' vittles from de white folks' house, while you loafs aroun' de catfish stand preachin' Scriptures. Whyn't you quit meddlin' wid de Lord's business an' pay some 'tention to yo' own?"

"Dat's all right ——"

"Co'se it's all right. De rent c'llector an' de 'stallment man don't bother you none. Dey don't come 'round here axin' 'Whar's Zack?'—not ef dey's got good sense. Dey always 'quires 'Whar's Selina?'"

Zack kept one eye and Selina both hands on the pan.

"Here 'tis high-water time an' you might be makin' good money catchin' drif'wood an' drawin' shingles. Instid o' dat you's prancin' roun' wid a walkin'-stick, proud as a monkey wid a tin tail."

"I got de mis'ry in my side."

"Mis'ry, huh!" The big woman sprang to her feet and Zack dodged. "Mis'ry! Ain't I seen you at dat street fair, wid yo' hat cocked on one side, hittin' dat peg wid a sledge-hammer an' bettin' my rent money you could hit harder dan any man in Vicksburg? Mis'ry! Huh! Nex' thing you gwine to hit is de big road—git out o' here."

"Selmy, ain't I yo' husban'?"

"Husban's is as husban's does. I'm gwine to eat my dinner at de white folks' house."

Selina snatched her chair and pan to the far end of the gallery, while Zack huddled in a limp pile on the steps.

In other periods of petulance Zack had been forced to wait for the second table. But the worst was yet to come. Selina finished her dinner, then stepped off the end of the gallery and walked to Jim Bowman's fence.

"Here Spot! Here Spot!" Zack's eyes bulged at the excruciating insult. Selina deliberately, maliciously, teetotally emptied that pan—scraped that pan—over the fence into Jim Bowman's yard. Spot gobbled the gift from Heaven without a wag.

Selina countermarched to the gallery, washed the pan and slammed it on the table. Zack shuddered at the meanness of a woman's soul stripped bare. He did not glance behind him as he stumbled out of the gate and turned toward the river.

It was unchivalric, the thing that Spot did—lowdown dog-treachery prompted it. Zack was not pestering him; yet Spot squeezed through the fence and dashed out again. Zack fought like a rat at bay until his frazzled coattails passed the corner. Spot trotted home with his tail in the air; Selina held her fat sides; and Zack backed off with a heart for hell to make its garden in.

Zack shuffled on aimlessly, head bent down, hands in his pockets and the gold-headed cane under his arm. Out of the tail of his eye he saw a woman—and Zack had a reputation. He straightened up and brought out the cane with a flourish. "Good-evenin', Sis Hoby, how'd de s'ciety 'lection come out?"

It was Zack's day for insult. He was discussing official business wid a "cullud lady" when a "white 'ooman" interrupted him by calling from her gallery: "Uncle! Oh, Uncle! Please come in here and help move some furniture. I will give you a quarter."

"Who? Me? You couldn't 'a' saw dis here gold-headed walkin'-stick when you axed me to move furnicher fer two bits. Huh!"

He bore the cane in front of him and strode away like an indignant lictor marching before some Roman consul.

His feet fell into that familiar path that led him to the river. In this mood he loved to sit and watch the drifting logs go by. They kind o' went along easy and nothing bothered 'em. Near the top of the river bank stood a shanty—a mere shed, with roof of cypress bark—under which two negroes were making shingles.

"Good-evenin', Dunc; good-evenin', Jocaster"; Zack nodded glumly and sat down in the sunshine. Dunc looked up: "Here's Ole Reliable; the very man we want."

Dunc worked as he talked, stripping off shavings with a knife. "Me an' Jocaster is been tryin' to find you."

"What you want wid me?"

"We's got to make ten thousand shingles an' git 'em done fer de nex' trip o' de boat. It's gwine to push us mightily, an' I says to Jocaster: 'Ole Reliable is de man we wants; ain't no nigger can pull a draw-knife wid him.'"

Zack brightened up; somebody was beginning to appreciate him.

The river was rising rapidly and must have surprised some timber men in the swamp. Numbers of cypress logs drifted down, and all these negroes had to do was to catch them with a skiff and make shingles—at four dollars a thousand. Dunc laid aside his knife, walked out and explained the situation to Zack—the best shingle-maker in Vicksburg, who could draw upward of two thousand in a day.

Ole Reliable swept the river with experienced eye; it was said he could recognize a cypress log as far away as he could see a ripple. Dunc flattered skillfully and Ole Reliable's mangled bosom began to heal. "I'll jes' try a few."

He stood his cane in a corner, sat down on Dunc's "hoss" and picked up the draw-knife. With dexterous ease he turned off shingle after shingle, peeling the thin, wet cypress as if he were paring an apple. "Dat's de way to make shingles."

"Now," suggested Dunc, "ef we finishes dem shingles we gits a extry price. Dem niggers yonder, Shrimp an' Peter, is workin' agin us an' 'lows dey's gwine to roll us fer our job. Shrimp he's mighty spry wid a skiff but you kin beat 'im, an' dat's what we wants you fer. Take dis extry draw-knife an' ——"

Zack arose from the horse and resigned the draw-knife. "I got a mis'ry in my side."

Dunc and Jocaster urged him until Ole Reliable moved out of the shanty and ended the discussion. Filling his pipe he took up his walking-stick, ambled down the river and made himself comfortable in the shade of a stranded houseboat.

"Hey, dere!" called Shrimp. "Is you goin' to work fer dem niggers?"

"No, I ain't got time," said Zack, and sat pondering upon the placid river, with its circling eddy that widened at his feet.

Logs and brush and fallen trees came floating down; some were caught by the eddy and some escaped on the farther side. "Dar goes a lot o' fence." Zack knew what that meant. Overflow and trouble in the swampy lands above.

Presently Zack noticed a splendid log that came whirling around the point. "Fifteen or twenty thousan' shingles in dat log," he estimated with professional eye and watched its stately progress. Something floated behind the log—a small bridge? a barn door?—no. "Huh! somebody's gate must 'a' washed away." Zack looked again, rose to his feet, peered across the water, then darted down the bank to Jocaster's skiff.

Shrimp saw the quick movement and guessed there was an extra fine log in sight. Being nearer to the water he tumbled the oars into his own skiff and gave it a shove with Zack immediately behind him. The men from the rival shanties left their work to watch the race—with a fair start and Shrimp slightly in the lead. Dunc nudged Jocaster: "Jes' watch 'im—I tole you 'twarn't no nigger on dis river kin pull a skiff wid Ole Reliable. He's gwine ter ketch dat log, an' it's wuth thirty dollars ef it's wuth a nickel!"

Shrimp got a running start, two lengths ahead, but Ole Reliable did not worry. Excitement will not rush a skiff. His oars rose and fell with the measured sweep of a

sea-bird's wing. Lightly he rested them on the surface, feathering in their return. By the subtle instinct of a riverman he knew this treacherous eddy, took advantage of its flow, avoided its counter-currents and skimmed the stiller waters. Inch by inch he gained on Shrimp; now they were almost touching; now the nose of his boat went creeping steadily along the other's side. Now they were nose and nose—then his long strokes shoved him ahead. A cheer went up from the bank. "Go it, Ole Reliable!" shouted Dunc.

Peter yelled at Shrimp: "Why don't you pull—is you tied to a stump?" Shrimp laid back with all his power and jerked an oar out of the lock; his boat swung around and lost a length. Then he jerked himself along in spurts; but the race was lost.

Shrimp stopped and rested on his oars, watching for Zack to catch the log. Then a queer thing happened. Zack rowed around the log without breaking his stroke. Shrimp stared, but did not argue with good fortune; he snatched up his oars, bumped into the log and made it fast to the stern. Having done this he could watch Zack, just as the astounded men on shore were doing.

Ole Reliable passed the log some ten or twelve lengths, and there, just as he had thought, was a floating gate; on it lay a wretched dog. He drew up alongside, folded his coat and laid it in the stern. He lifted the dog tenderly into his skiff, then turned and pulled straight to the landing-place.

Dunc and Jocaster burst out together: "Dat's de finest piece o' cypress what's passed down dis river in a year—dis here nigger goes right by it an' picks up a old dog."

When Zack had made fast he snapped his fingers at the dog, which was too weak to lift his head. Zack bore him gently up the hill and carefully laid him on a large pile of shavings.

"Zack, why didn't you fotch dat log—you was right dere at it?"

Zack didn't glance up: "Den Shrimp would 'a' got dis dog."

The dog lay without a sign of life, and two disgusted negroes watched Zack hovering over it.

"What you want wid a dead dog?"

"He ain't dead."

"He's mighty nigh it. Looks like a coon hide stretched over some barrel hoops."

Ole Reliable stood up: "Is dis yo' dog, or my dog?"

A buzzard circled round and settled on the fence. "I see yo' finish," Dunc remarked to the dog, and went about his work.

Zack felt the dog over, from the snapping-turtle head to the enormous feet: "'Tain't nuthin' wrong wid dis dog—jes' hongry." Zack took him up in his coat and started home. Then he stopped, considered the domestic situation, laid his burden down again and thought. "Ef I jes' had de two bits from dat lady ——" Dogs cannot be fed with quarters that have passed. The grasshopper turned to the ant: "Dunc, lemme have a dime right quick."

Dunc wadded both hands in his pockets and kept them there: "Dar's a nigger, made an' handed down—widout a cent o' money and won't take a job?"

Zack begged and wheedled and promised until Dunc gave in, on the dog's account: "All right; you set down an' make shingles like hell-a-beatin'-tanbark whilst I git a can o' soup fer de dog. An' you ain't gwine to quit 'till I says quit."

"I sho' will—I'll draw shingles 'till my arms drap off."

Ole Reliable took his seat at the "hoss" and Dunc hurried off. Presently he came back with a bucket of warm soup. Ole Reliable jumped up, and Dunc said: "No, you set down; I'm feedin' dis dog."

"Dunc, lemme feed 'im, please; I loves to feed 'im. Ain't he my dog?" Ole Reliable begged so earnestly that Dunc let him have the spoon; he opened the dog's mouth and put in two or three swallows. Dunc caught his arm. "Dat's enough—he's like a leaky bucket; you got to pour gradual an' let 'im swell. Give 'im some more in about fifteen minutes. Now make shingles."

Dunc bargained shrewder than he thought—fifteen minutes' work between every dose of soup. Zack labored like a madman.

Dunc nudged Jocaster: "Ef dat soup holds out we'll git our shingles done."

After the third dose Zack noticed a relaxation of the limbs; the eyes opened and closed again. "Ef he had a tail he sho' would be a-waggin' it."

Dunc whispered to Jocaster, then went over, examined the dog, and looked wise. "Zack, dis dog is got distemper—needs some o' dat medicine what comes in a big red bottle."

"How much do it cost?" asked Zack

"Fo' bits a bottle at de drugsto'."

Dunc knew precisely what Zack was going to do, but he returned to his "hoss" and suggested nothing. Ole Reliable figured out the problem for himself.

"Dunc, lend me fo' bits—I'll work it out."

As Dunc did not seem enthusiastic Zack flanked up his proposition. "Dat dog is goin' to be sick two or three days, an' I hates to loaf aroun' doin' nuthin'. I might jes' as well draw shingles. Of co'se dey'll be yo' shingles."

Dunc nodded his head as if he hated to do it.

The long, thin shavings fell from Zack's knife; shingle after shingle fell upon the pile. Presently Zack chuckled: "He's a drif'wood dog, ain't he? 'Drif' fer short."

The five-o'clock whistles blew; workshops and factories poured out their hands; the tin-bucket brigade started homeward for a hot supper. Zack never slipped a cog. Dunc and Jocaster laid aside their tools; Zack smiled at Drif and worked faster. "'Tain't nigh dark; I'll turn off a few more whilst I kin see."

When the two men were ready to go Zack looked over his shoulder. "Dunc," he said, "lend me a dime; I wants to git a snack fer myself."

Nobody would have believed it—especially Zack—but at the end of the third week he was still working, just beginning to get his hand in. The cypress dwindled and the pile of shingles grew; with a mountain of shavings on one side and a striped bulldog on the other. Zack whistled away, peeled away and piled away. Dunc and Jocaster held their breath.

The rotund result of his labor showed up in Drif, who began to resemble a stuffed dog—squat, square, with a bent leg at each corner like a grand piano. "Ain't he a beaut?" Zack demanded of everybody that passed. But he never stopped work; it cost money to finance a proposition like Drif. Drif had been promoted from soup to scraps, from scraps to tiny bits of meat; now it came in raw chunks straight from the butcher. "Nex' week I'm gwine to put gunpowder in it to make him fierce."

The brindle brute, with jaws like a bear-trap, cringed at these negroes' feet, flattened himself against the earth and twitched the stump of his tail. Before everybody else he covered every inch of ground he stood on and contested the rest.

Zack had no time to think much about it, but a growing pile of dollars in his pocket kept pace with the pile of shavings. Those shavings were cool, and Drif burrowed into their shady side. That's how Jim Bowman's dog made a fatal error.

Jim, being Zack's neighbor, and hearing this false report about a steady job, came down with Spot to investigate. Maybe Selina sent him.

Zack was whistling at his work—Spot hated that whistle. He cocked up his ears and crept forward. He did not see Drif—he only saw a noble chance to grab Zack from the rear. The first intimation of trouble was a yelp of terror and a flutter amongst the shavings. All was over except the shaking, and Drif was attending to that. Zack sprang up with the drawing-knife. Jim Bowman dashed in and kicked Drif—then wished he hadn't, for the dog turned on him. Zack threw himself on top of the infuriated animal and clasped him round the body. "Run, Jim, run; my holt's a-slippin'." Jim scuffled up the bank, hustled across a vacant lot and flung himself over a wire fence.

Zack managed to tie Drif and pacify him. While he was sitting there offering a few post-mortem suggestions to Spot, a conciliating voice came over the hill:

"Zack, please suh, fetch my dog."

He took Spot by the scruff of the neck, dragged him up the hill and hoisted him over the fence with a smile of undertaker's sympathy.

"Jim, I couldn't he'p it. Spot would a bit me ef Drif hadn't cotch 'im fust." Jim scowled and dragged his dog away.

Zack capered back to the shanty and patted his preserver—hugged him—called him bad names and cooed to him. "Now Drif, you set here and be good whilst I goes to de butcher shop fer a dollar's wuth o' po'terhouse steak. I don't begrudge you nuthin' dis day."

Ole Reliable had not gone twenty paces before he was startled by a growl. He turned. A white man was kneeling beside the dog. Dunc and Jocaster sat paralyzed to see this man opening Drif's mouth with his bare hands.

Zack came tumbling down the hill and tiptoed into the shanty: "Good fellow, Drif—good fellow."

The stranger glanced up and smiled: "Uncle, this is a mighty fine dog."

"Yas, suh; yas, suh; but I 'spec you better let 'im alone. He mought hurt you."

"No, I guess not." And the stranger began punching Drif in the sides with his fingers, stretching his legs and forcing his mouth and reëxamining his jaws. Zack gasped: "Boss, you must be kind o' used to dogs."

"I have handled many a one," the stranger nodded.

He was a youngish-looking man with an old face, a boy, perhaps, with the experience of fifty, or an old man with the eyes of a boy—Zack could not be sure. He wore a striped shirt, a gold stirrup for a watchcharm, and the air of a man at home most anywhere. The stranger rose and prodded Drif a time or two.

"Where did you get him, Uncle?"

Terror seized upon Ole Reliable; maybe this man had come to claim his dog; maybe ——

"My brother raised 'im out in Hinds County; dey been had 'im fer de longest kind o' time."

"How about his pedigree?"

"Mighty good, suh; mighty good—eats everything he kin git."

"I mean what strain is he?"

"Dunno, Cunnel; 'pears like some kind of a bulldog to me."

The stranger kept smiling. "Oh, yes; he's a bulldog all right." Then he mused to himself: "Curious; I did not think there were two dogs like that anywhere in America. Old man, would you sell him to me for—say twenty-five dollars?"

"Now, Cunnel, you don't want me to sell my dog."

"Fifty dollars?"

Zack shook his head.

"A hundred?"

Zack drew a long breath. "Cunnel, you oughtn't to be offerin' me all dat fer Drif, 'cause dat keeps me studyin' fust about de money an' wishin' I had it, an' den studyin' about Drif and wishin' I had 'im. But he wouldn't go wid you."

"Oh, yes, he'll go." The stranger spoke with quiet assurance, and Zack wasn't really hurt until then.

Spick Winslow took his seat upon a bundle of shingles and studied every movement of the dog. "He's the best I've ever seen; bound to be of that blood; but how did he get here? Old man, I'm willing to back my judgment of your dog. Would you let him fight ——"

"Cunnel, you sho' is talkin' joyful fer Drif." Zack laughed uproariously and slapped his leg.

Winslow did not show equal enthusiasm. He was not planning a pink tea for Drif's amusement. With him it was largely a matter of business, coupled with a certain sportsmanlike pride in launching a possible Unknown. "Suppose I should arrange a fight, would you let me train your dog and put him in condition?"

"What's dat?" Zack asked.

"He has never been fed properly, has had no training and his full strength is not developed. I'll make a new dog of him."

"Cunnel, I's treated Drif de bes' I knows how."

"Yes, but it's all in knowing how."

Spick Winslow smiled, and when he smiled it made Zack feel that the man knew a whole lot more than he was telling to anybody. "Of

It Was the Queerest Wagon Zack Had Ever Seen Outside of a Circus

course," he added, "you would go to New Orleans or St. Louis and take care of him."

"Cunnel, when does we leave?"

Winslow drew Zack aside and cautioned him; their training-quarters were to be secret. Two nights after that an insolent little gasoline boat stuck in her nose beside the shingle shed. Zack crept mysteriously aboard with Drif and his gold-headed cane. The boat backed out into the fog and nobody knew which way she went.

. . . . . .

Ole Reliable had disappeared and the clandestine manner thereof gave Dunc and Jocaster a rag to chew upon for two long months. "Dunc, what you reckon is happened to Zack?"

"Don't know—he'll come back when he gits broke, an' dat ain't gwine to be long."

"He said dat white man was gwine to put up fer him an' de dog."

"Den we'll look fer 'im when de vittles gives out!"

They were both good guessers, but they both guessed wrong. Drif came bounding down the bank like a brindled ball of rubber and tore up the shingle shed before the men knew what had happened. He jumped all over them, licked their faces, knocked down their "hosses," scattered shingles, and capered around like a puppy. City life and dog-hostlers had made him a magnificent brute—slick, shiny, with stripes like a tiger and muscles sliding under a skin of silk. Modest of gladiatorial laurels he prostrated himself before these delighted negroes.

Zack strutted down the hill with a leash in his hand.

"Looky yonder, Dunc! Ain't Zack somethin' fer a nigger to look at!" And Zack was. A derby hat perched on the southwest corner of his head, a checkerboard suit flapped 'round his thin body, and a red necktie fluttered. But those low-quartered shoes! Those rolled-up trousers! And the gay green clockwork of his socks! "Here, you fellers," he shouted, "knock off work and le's have a good time. Take a seegar?"

Being a holiday occasion the three sat down to smoke and talk it over. "Did Drif git into a fight?" Dunc inquired.

"Fight? Fight?" Zack puffed his smoke on the off side. "Naw. Dey called deirselves fightin' but 'twarn't nuthin' more'n killin' rats wid a tarrier. Drif kotch holt and shuck 'em—dat was all. De onliest trouble was gittin' him tore loose." Zack blew out a prodigious cloud of smoke and flicked the pile of shavings with his leash.

"Is you come home fer good?"

"Naw; jes' fer pleasure—on a vacation. My main bizness is in N'Yawleens, Memphis, an' St. Looey an' sech places." Zack crossed his legs, dangled his green socks and rattled some coins. The jingle caught Dunc's ear. "How'd you come out—is you got a pocket full o' money?"

"Wuss'n dat, nigger, wuss'n dat—I got a dog full o' money. He's a gole dog, wid his hide stuffed full o' greenbacks. Cunnel an' me went pardners. Drif wins de purses, Cunnel keeps de honor and throws me de money. Nigger, you ain't never seed no money—flyin' roun' same as leaves in de fall. Takes yo' breff away—till you gits used to it."

Having got used to it Zack nonchalantly tossed away his half-smoked cigar and lighted another. "Reckon I'll git rested in a week or so—an' den go back."

Zack hadn't paraded three blocks on Washington Street before Selina knew it. Nigger news doesn't need to be toted—it simply permeates and pervades. Selina took another woman for company and rambled toward the river.

"Bless goodness, ef dar ain't Zack, all dressed up."

Zack turned. "Dese is my ev'y-day clo'es; I'se jes' got home."

"Got home? Is you been away?"

"Nowhar wuth speakin' of—jes' a pleasure trip to N'Yawleens an' St. Looey."

Zack let his light so shine upon that other woman that she saw his good socks and glorified his wife which was beside him. Selina grinned, showed her gleaming teeth and basked in that other woman's jealousy. Negligently, casually, incidentally, Zack kept clinking those unconsidered trifles in his pocket until Selina got the fidgets. But his artistic temperament had no thought for sordid finance. "Dis here river," he remarked, "puts me in mind o' N'Yawleens." Then he made a grandstand play. Gazing across the river he absent-mindedly removed a hand from his pocket and laid one of the coins in Selina's open palm. "Take dis dollar an' buy a dollar's wuth o' oysters fer supper."

Selina stared at the coin—awe-stricken and breathless. "Zack—Zack—dis ain't no dollar—hit's a twenty-dollar go lepiece."

"Go 'long—dat's jes' de same."

"What you want me to do wid dis money?"

Jocund mirth sported around Zack's lips. "Chunk it at de jaybirds, buy some ice cream—plenty mo' whar dat come from."

Zack progressed homeward between the other woman and Selina, with Drif tugging on the leash and dragging their triumphal chariot. They bowed unaffectedly to the right and left, and all the neighbors stared. Jim Bowman leaned over the fence, and Zack tied his dog inside for fear of poison.

They had a most affluent week—music, merriment and combat—with a continuous phonograph running on the gallery and a serial dog-fight running in the street.

Several dog-owners were illogical persons and licked Zack. But he paid for hauling off all dogs and discharged all fines in lordly fashion. The week vanished in a whirling dream—then the alarm clock.

"Seliny, whar's dat twenty-dollar golepiece?"

"Us spent it long ago; you ain't broke?"

"Naw, not what you might call broke, jes' a little short o' change. Don't make no diffunce. Cunnel Winslow he say to send him a dispatch when I gits tired o' stayin' home and he'll dispatch back whar to meet him at."

"Hit better be in good walkin' distance," said Selina.

Zack faced her. "Dar you goes—soon as de money gives out you commences bustin' caps an' throwin' slams."

"Shucks, Zack, can't you take a joke?"

"'Tain't no joke."

Zack sat moodily on the gallery, while Drif wallowed in a cool place under the steps. Whenever a stray dog came along and Drif needed practice, Zack whistled softly and Drif did the rest. Doing the rest—with these country dogs—was such a languid performance that it hardly furnished Drif sufficient exercise to keep up his appetite.

"Looky yonder, Seliny, what's dat?"

It was the queerest wagon Zack had ever seen outside of a circus—a big red wagon all boxed in. A man with long hair rode beside it, sombrero hat and fringed leggings. Another one drove the wagon. Selina came to the door. "That's Blackfoot Ben, what sells corn salve and pulls teeth."

Zack had no eye for Blackfoot Ben nor for the vicious mustang. His entire range of vision took in nothing but a dog—a spindle-legged, gangling yaller cur that slunk along beneath the wagon. Zack scrutinized every dog he saw with critical dissection. This one wouldn't furnish two shakes and a scuffle for Drif. She had too much daylight under her; no jaws; her nose was too sharp; she had too much hair. All the high points of a fighter were obviously absent. It would be like chasing a rabbit, and Drif would gain no credit.

Something went wrong with the harness and Ben's wagon stopped at the corner. Disappointed at the prospect, Zack strolled out with Jim Bowman and watched the proceedings.

The skimpy dog lay down under the wagon with ears set forward. She knew her business—nobody must touch that wagon. Once, when Blackfoot Ben passed near, he stooped and stroked her head. She barely moved a brushy tail.

"Mister," asked Zack, "is that yo' pup?"

Ben nodded.

Zack took a step nearer the wagon; the dog showed her teeth. "She 'pears like a slim dog—what breed is dat?"

"Her father was a greyhound and her mother a Scotch collie."

"One o' dese half-an'-half dogs—is dey fighters?"

"No, no; sheep-herders and runners."

They Bowed Unaffectedly, and All the Neighbors Stared

"Mister, I 'spec' you better put her on top o' dat wagon till she gits past my house—I got a uncommon bad bulldog."

"You have a bad bulldog, eh?"

Long after the calamity Zack remembered how Ben had smiled. But Zack's foresights were not as good as his hindsights. He felt too sorry in advance for Ben's dog.

"Honest, Mister, I can't hol' dat bulldog o' mine when he sees a strange dog. He'll nacherly tear yo' pup all to pieces."

"I guess not—Nellie takes care of herself."

Zack chuckled inwardly, but being prudent he remembered something. Blackfoot Ben gave exhibitions in fancy shooting, steer-roping and knife-throwing. Zack might become the shootee, ropee or throwee. "Mister," he spoke earnestly, "please, suh, put dat pup out o' de way."

"Nellie looks out for herself." Ben moved on with the wagon.

"You won't think hard o' me ef somethin' happens?" Zack called after him.

Ben turned in his saddle. "Dog-fights is dog-fights, and women squabbles is women squabbles. Men ain't got no business meddlin'."

Them was Zack's sentiments—he being unscrappy himself. "I done tole 'im; you heerd me, didn't you, Jim?" he remarked, and walked into his own yard. As Zack mounted the steps he kicked against them and whistled softly. Drif crawled out, stretched himself, then caught sight of the scraggy dog walking his street without a permit. Like an avalanche the tawny beast hurled himself across the yard, darted out of the gate and ——

Zack thought he was going to see something fancy in the way of a foot-race, but he didn't. "Golly! dat pup is so skeert she jes' nacherly can't run."

Whatever might have been Nellie's secret motive, she did not run. The wagon went on and left her crouching in the road. She faced the bulldog and —one more instant Drif would have caught his fatal throat hold, which meant a shake and a funeral. But Drif didn't seem to catch on to anything. There wasn't anything for him to catch on to. At the instant when by all fair rules he should have grabbed her throat Nellie sprang directly over him, her head bent down, and her needle teeth gashed a furrow in his back. Drif stopped, stupefied—and blinked. His enemy had vanished, but only for the scintilla of a second. Like a flash she came back again, by the overhead route, and split his ear on the way. Drif was not a creature of original ideas. He was conservative. This was an innovation and it took time to soak in. While it was soaking Nellie made several more trips back and forth, leaving a record of her passage. Drif followed the fighting trade without malice, but Nellie's methods began to irritate him. He made a savage dash—at a shadow. Nellie wasn't there. Nellie took a section of flank in going over and slashed his neck on her return. Drif yelped—it was the first time Zack had ever heard him utter a sound. Ben was still smiling: "Old man, hadn't you better put that pup on top of your house until Nellie gets by?"

Zack wiped his face and answered hotly: "You jes' wait a minit; he'll ketch holt directly."

Nellie bounded back and forth, her eyes flashing, and every hair on end. Like the whizzing rapier her teeth left bloody stripes behind them. "Your dog looks like he'd been run through a gin, don't he, old man?" suggested Ben.

"Drif ain't begun yit."

"Now he's begun," retorted Ben. Drif had uncorked his howling apparatus. First that yelp, short and sharp; then a whine; then he let loose a continuous howl. He ran, but the air was full of gray demons that voraciously stripped off his hide. Drif, being a bulldog, had no business to fight with birds. He dodged, doubled and ducked from one side of the road to the other, then took to the high weeds. This was no protection; what Drif needed was a barrel with a top on it.

"Mister, oh, Mister," called Zack; "please, suh, call yo' dog."

"Can't do nothing with her when she sees a strange dog."

Then Drif did a peculiar thing—no dog in the history of the pit ever resorted to such strategy. He lay flat on his back in the thickest part of the weeds, with all four feet in the air, like a wooden dog out of Noah's ark.

Jim Bowman fell down in the dust of the road, rolled over and laughed. Selina leaned against the fence with staring eyes.

"Come, Nellie!" Ben snapped his fingers. Nellie dropped her beautiful ears, loped off on her dainty legs and trotted on beneath the wagon.

Zack went out and led his discouraged gladiator back into the yard. "Seliny, git some hot water."

"What fer?"

"To wash 'im."

"I ain't got nuthin' to do wid 'im."

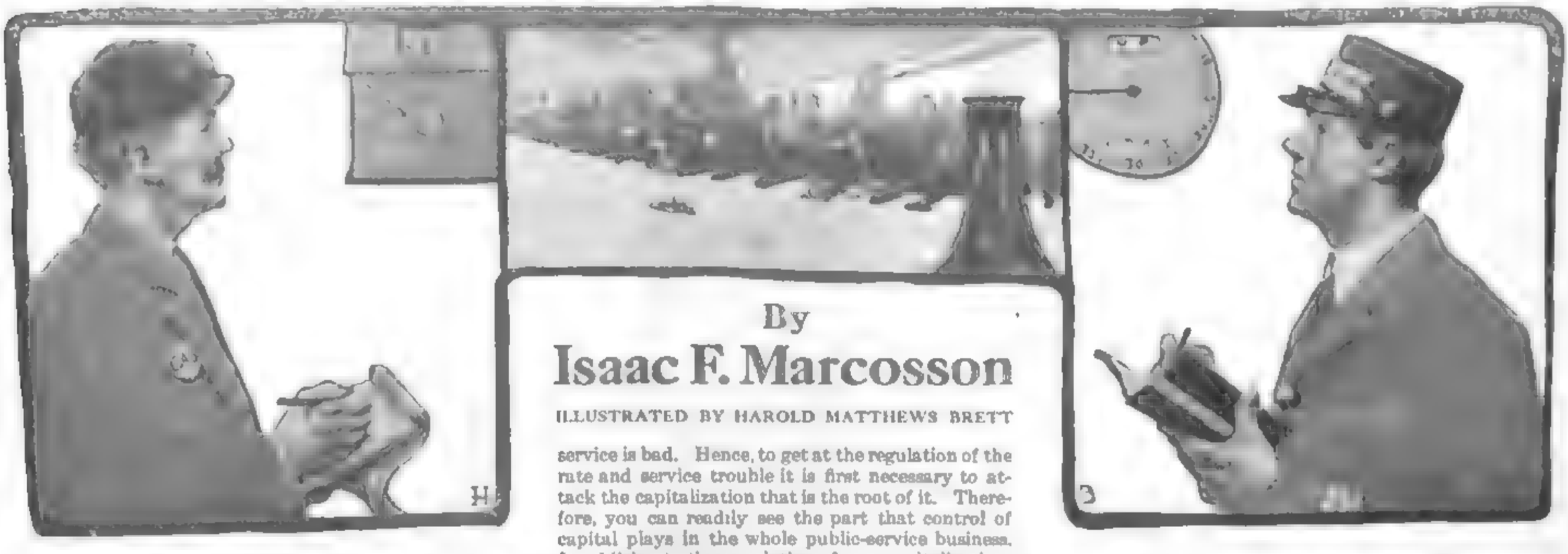
"Seliny, Drif done de bes' he knowed how. He warn't brought up to no sech rules as dat."

Zack got the water himself, bathed Drif tenderly and soothed him in a language both of them understood. He

(Concluded on Page 50)

SAFEGUARDING SECURITIES

How the Public-Service Commissions Work to Protect Investors



By

Isaac F. Marcosson

ILLUSTRATED BY HAROLD MATTHEWS BRETT

OUT of 311 public-service corporations of all classes operating in New York State outside of New York City, 237 paid no dividends last year. In the greater city practically all the electric surface lines were, and are still, in the throes of bankruptcy and receivership—wrecks cast up by the flood tide of watered capitalization. The loss to the holders of securities in these companies has been tremendous. The pitiable exhibit thus presented is of peculiar interest because public-service corporations, by virtue of their franchises, not only enjoy a natural monopoly, but also have many special rights and privileges. Instead of being financially decrepit they should be bulwarks of safe and sound investment. Yet for years, and especially in New York City, some of them have been the prey of the manipulator and the plaything of the marketplace.

Happily, these dark days of public-service oppression in New York are over. The last of the whirlwinds has been reaped. By means of a censorship of all new capitalization by its Public-Service Commissions the state now offers a constructive preventive for an old and costly evil. A safeguarding of securities has been established that now gives the whole investing public the protection formerly bestowed on a favored few. In the successful working out of this control of capital there is not only a valuable and helpful lesson in investment for the average man and woman everywhere, but also the beginnings of a cheerful story of large financial regeneration.

Two years ago, and after the Public-Service Commissions had been in office for six months, I explained their scope and organization in these columns. At that time, however, there could only be a hint of what is now their most significant activity, for a vast and somewhat complicated machinery for its performance had to be created. Then the Commissions were mainly engaged in regulating traffic. Today they are squeezing the water out of stocks and bonds, and enough concrete instances have developed to give some adequate idea of the really big and important work that is going on.

Service Closely Linked to Capital

FULLY to understand this work it will be necessary to state the four principal functions of the Commissions, which, summed up, are: The regulation of the transportation, heat, light and power furnished by the public-service corporations of the state; the rates charged; the security behind them, and the character of the securities offered by the companies for public investment. You have already been told in various articles how the traffic and rates are regulated and how relief is afforded to the shipper and the consumer. But the investor stands behind all of this, and it is with him that we are mainly concerned.

When you look into this financial end you find that rates, service and capitalization are so closely related that it is impossible to deal with one without touching the others. If, for example, a traction company is overcapitalized and this water bows the concern under an oppressive burden of fixed charges, it follows that the equipment and plant are sacrificed and pushed to their utmost capacity, without renewal or repairs, to earn enough money to meet these charges. Under the same stress, rates are advanced. As a result, the equipment depreciates and the service is bad. Hence, to get at the regulation of the rate and service trouble it is first necessary to attack the capitalization that is the root of it. Therefore, you can readily see the part that control of capital plays in the whole public-service business.

In addition to the regulation of new capitalization, the public-service law put another powerful protective weapon into the hands of the Commissions in the shape of authority to prescribe a uniform system of accounts and reports for all the public-service corporations. Thus, to an honest and searching scrutiny of capital qualifications was added the twin light of publicity in all financial affairs. This system, perfected after long and laborious effort, is now in effect all over the state. An explanation of its reforms and advantages may prove a proper and illuminating approach to the various cases of censored or rejected capitalization and at the same time provide the investor with some rules that may make him a better and more cautious employer of his savings or other funds.

How Publicity Helps

THIS results from the fact that the connection between the financial statement and general investment is a very intimate one. A fair, specific and uniform accounting is not only the key to safe investment, but the investor's principal safeguard as well. It enables him to see clearly and accurately the sources of all income and the purpose of every expenditure. In short, it shows where his investment begins and ends. He has the right to demand such a statement and he should never invest his money where it is not forthcoming. A lack of specific accounting is always an inducement to the speculator who thrives on conditions that are objectionable to the conservative investor. He refrains from manipulating the securities of a corporation whose affairs are conducted in the open and whose condition is widely known.

To realize the full evil of a lack of uniform accounting in corporate matters you have only to turn back for a moment to the days, not so very long ago, before many of our corporations realized that there was such a thing as a conscience in the management of their affairs. The first aid to their abuse of power was the friendly and elastic financial statement, which was a kindly cloak that covered a multitude of corporate sins. Particularly was it useful to the railroads, and before the Interstate Commerce Commission plan of uniform accounting became effective in 1907 it worked overtime to befuddle the investor and throw the rosy light of imaginary prosperity over manipulation, water and bad business. Both railroads and other corporations had gone on the theory, induced by the late W. H. Vanderbilt's "Public be damned" remark, that the people generally and the investors particularly had no right or reason to know about their financial operations. The result was that manipulation was often charged off to "operating expenses"; funds expended for lobbying went to "construction account," and so on. Fortunately, the public-service regulation put a stop to most of this.

But with public-service corporations there was no such check, and the consequence was that in New York City, the original training-ground of High Finance, that favorite indoor sport of traction manipulators known as stock watering reached an amazing perfection. The question of the tangibility and safety of the security behind the colossal fabric of capitalization that they built up never disturbed them. They were market-mad, and matters like service and security were secondary. Their case is worth citing, because it shows what the Public-Service Commission of the First District was called upon to remedy.

Take the New York City surface lines. After about fifteen years of steady stock-watering they were finally merged into one big reservoir, the Metropolitan Street Railway system. During all this elaborate process of leasing and subleasing, renting and re-renting, merging and every other trick in the consolidation calendar there was no state supervision and no uniform system of accounting. Some fine specimens of inflated capitalization resulted. The Fulton Street Railway, which had no assets but a dozen cars, half a mile of track and a few horses, was capitalized at $1,000,000; the Dry Dock, East Broadway and Battery Railroad Company, with 17 miles of horse-car track, had $3,250,000 capitalization; the Fort George and Eleventh Avenue Line, with 1.6 miles of track, issued $3,000,000 capitalization, or ten times the cost of putting down the finest mile of electric road to be had; the Third Avenue Line was capitalized at $4,000,000 a mile, and so it was with practically every other surface line. Cars that had long been in the junk and scrap heaps; horses that had passed to the boneyard; franchises, unearned profits, everything was capitalized. When two or more of the companies were merged a fresh supply of water was injected. The interesting fact about all this cumulative capitalization was that while each new merging added heavy fixed charges it did not increase the earning capacity. The promoters were building an inverted pyramid.

More than this, every pound of pressure was put into the line to squeeze out dividends to keep up the market price of the stock. The equipment was neglected; there was little replacement. What happened? Forty per cent of the cars had to go to the barns every day for some kind of repairs. There were many breakdowns, which tied up traffic and cut into receipts. There was only one end to all this. Interest on bonds was defaulted; receivership, headed by the Third Avenue line, was instituted. The pyramid had toppled. Great loss was suffered by investors. The securities of the Third Avenue line, in particular, had been regarded as gilt edge for years, and were widely held by widows, orphans, trustees and institutions. All this happened shortly after the Public-Service Commissions got under way.

An Old-Fashioned Water Carnival

DURING all this traction water carnival the financial statements issued by the companies were obscure and misleading. The holders of securities never knew at any time just what actual value was behind the stocks and bonds. When the companies did occasionally replace old and worn-out property they promptly issued new capitalization for it. It is in the reform of this pernicious habit, long the menace of the investor, that one great value of the new uniform accounting system exists. Here is an evil of overcapitalization that every man and woman who owns or expects to own a public-service security should know about and avoid, because more financial havoc has been wrought by the payment for replacements with fresh capital, while retaining the value of the replaced and worn-out property on the books of the company as assets, than in any other way.

Let us see how this process, commonly known as the capitalization of replacement, is worked. A street-car company, for example, finding its old power plant worn out

and not having any surplus on hand with which to replace it, issues bonds to build a new one. The security for the new bonds is the new plant. But long-term bonds had been issued to build the old and discarded plant and, though the security for them is now wiped out, the indebtedness and fixed charges for them remain as an obligation of the company. A condition is thus presented that most public-service investors do not appreciate, although it concerns them vitally. The company finds itself with two sets of bonds and security sufficient for only one. Though its debt has been doubled, the earning power remains the same. The result is that the holders of the bonds issued for the first power plant have absolutely no security save whatever salvage may be obtained from the old machinery and building. One instance of this in a company is bad enough, but this sort of financial history repeats itself. When some other equipment is exhausted there is more capitalization of replacement, and thus capital piles up with no real increase in assets and, what is most important, no increase in earning power. Public-service experience everywhere shows that the path of such financiering leads to but one place—receivership. Then the stockholders invariably lose out and the bondholders are glad to take whatever they can get in a reorganization, all the while losing interest on their investment. The financing of replacements is just one other kind of overcapitalization, and it is as destructive to the best interests of the investor as inflation from pure water.

Realizing the long and costly record of receiverships resulting from this capitalization of replacement, the Public-Service Commissions set up as one of the first and foremost requirements of the new uniform accounting system that, instead of capitalizing renewals, the companies maintain a depreciation fund that will provide for it out of income. Hence, it ceases to be a capital account. Here is a precaution that works for the benefit of the traveling, consuming and investing public.

By its provisions the company is required to set aside a certain sum of money each year for renewals, repairs, and to cover the general depreciation of the property. Then, when cars, for example, are needed, there will be no need of adding to the indebtedness of the corporation.

But a larger service than preventing new capitalization is achieved. By having a permanent and constantly available fund on hand the equipment can be kept always in good repair, thus maintaining the integrity of the security behind the bonds and at the same time affording the largest possible earning capacity. It must be remembered in this connection that bonds usually run for a good many years, and it is as important to have the security behind them as valuable after twenty years as at the start. In addition, new appliances and new processes are being invented and introduced every day. In the case of a street-car company it is often necessary to shift tracks from one part of the city to another. There are many emergencies that call for capital. If the company, by means of the depreciation fund, has this money available it can keep abreast of the times and meet competition successfully and profitably. There is still further need of such a fund in a public-service corporation because it has other perils, in the shape of labor strikes, bad managerial policy and contests over the renewal of franchises. Hence, you get some idea of the constructive end that a depreciation fund serves.

The Benefits of Standardized Accounts

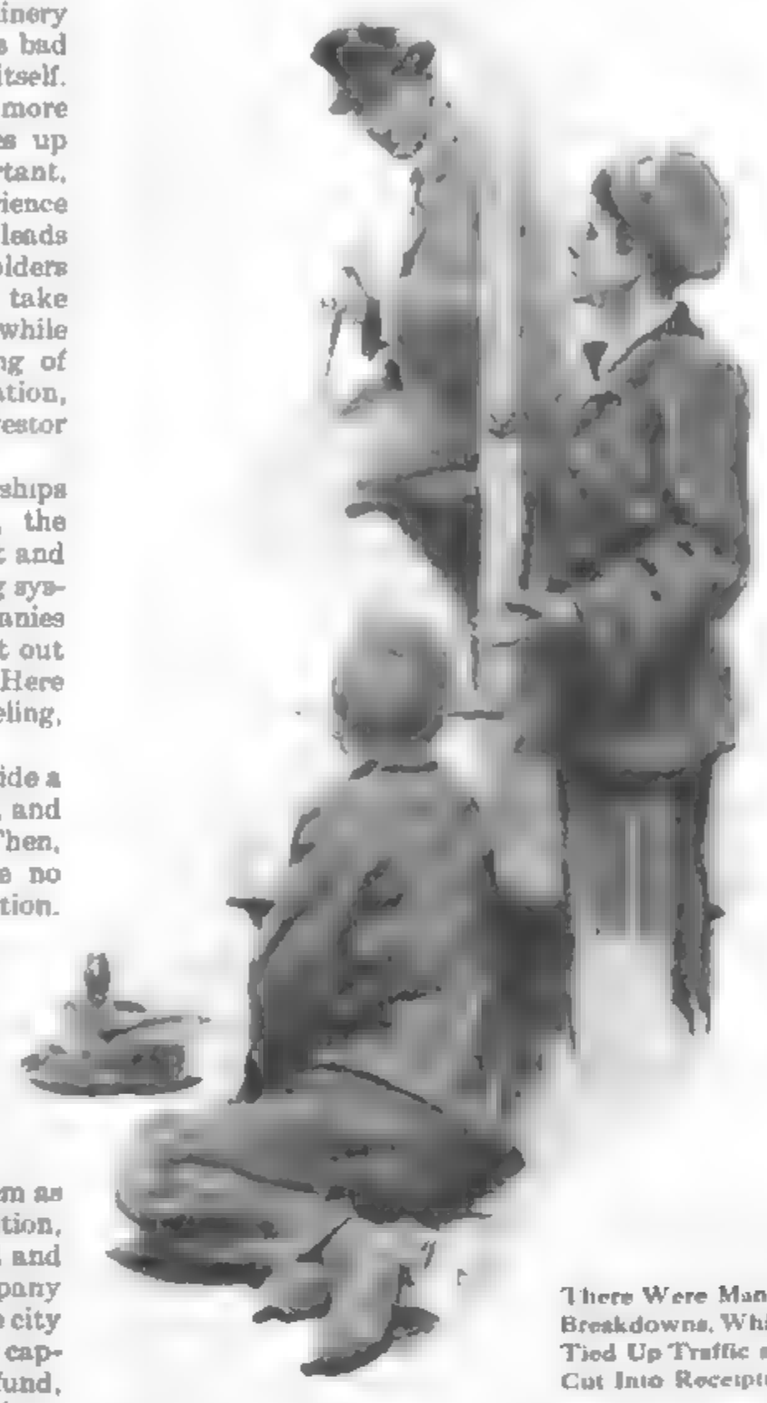
NO STANDARD of assessment for this fund can be made, for the method and amount must depend upon the company and its peculiar needs and problems. Some traction companies lay aside in monthly installments from five to ten per cent of the gross earnings. A great gas company in New York City takes ten cents for every thousand feet of gas sold. In many cases this fund is invested in gilt-edge, marketable bonds and thus earns money all the time.

The effect on the income statement of thus establishing the depreciation fund is obvious. It prevents the company from padding its income artificially, for the *pro rata* for the fund must come out of earnings before dividends are declared. Thus it reveals the true earning power. The system further shows what the tangible and intangible assets are, and this in turn makes possible a statement of the actual value of the property. This value, together with the knowledge of earning power, constitutes the real test of any investment and provides, also, a pretty good test of water in stock.

The uniform accounting, therefore, places in the hands of the average investor all over the state information which formerly had to be obtained by bond and investment houses through costly investigation. The reports of all the companies are public records in the offices of the Commissions, and anybody may see them. In addition, the Commission for the First District—New York City—issues monthly and quarterly digests and distributes them to the newspapers and to any one who applies. The Bureau of Statistics keeps an eagle eye on the reports as they come in. If an item has been overlooked a representative of the Commission takes the report at once to the offending company, and it must be remedied at once under penalty of a fine of $100 for each day until rectification is made

What are the results of this system? First of all, it has equipped the investor with valuable information that safeguards the employment of his money. It has revolutionized financial bookkeeping and capitalization. There are many concrete evidences of the good it performs. Here is a typical case:

When the plan of a uniform accounting was announced many of the large public-service corporations of the state



There Were Many Breakdowns, Which Tied Up Traffic and Cut Into Receipts

opposed it. Among the critics of the new system was the president of an up-state electric company. The other day he sent the following letter on this subject to Mr. Frank W. Stevens, Chairman of the up-state Public-Service Commission:

> As you well know, I expressed to you at one time doubts as to its practicability, and while it has not been without some effort the results have been so exceedingly gratifying, by reason of the analysis of revenue and expenditures, that I am in a position as executive of the company to know more of our business than we ever knew before. In fact, we are acquainted today with the real details of our business.

Here is another kind of example. A widow living in the Bronx sent the following letter to the Commission for the First District:

> I see from the papers that the bonds of the —— Company are selling at 80. I own three of these. Would you advise me to sell them?

The following reply was sent to her by Mr. Travis H. Whitney, Secretary of the Commission:

> *Dear Madam:* In reply to your inquiry whether you should hold or sell the bonds of the —— Company which you own, I beg to state that it is impossible for this Commission to give any advice of that nature. This office, however, has the various reports of the public-service corporations and the records of their franchises and earnings, and an examination of these may give you the information on which to base a judgment.

Thus the Public-Service Commissions not only become the tribunals for the people's transportation troubles, but real aids to their investments.

The uniform accounting system is only one part of the safeguarding capitalization plan. The acid-test put to all applications for new capital is another, because no public-service corporation can issue stocks or bonds without first applying to the Commissions for permission.

This application is a striking evidence of the new era of publicity. It must include, among other things, a complete statement of the financial condition of the company, its capitalization, fixed charges, franchises, the specific use for which the proceeds are to be used; and, if capitalized evidence that the stockholders have given their unanimous consent to the proposed new issue; in fact, every possible detail that can show the condition of the company and why there should be any new capitalization. In the old days, before the public-service law, a very small part of this information would have elicited approval to capitalize a whole empire.

After the application is filed the Commission holds a public hearing on it. This is to give any citizen or stockholder an opportunity to protest if he so desires. Then the Commission sends its own engineers to make an appraisal of the company's property, to compare their valuation with that given by the company. If the application is for bonds to build a new road the engineers go over the proposed route to see if the capitalization is adequate. They also sound the sentiment and needs of the people along the way, to ascertain whether the road is really needed. If the applying company is a gas or power company and wants to establish a branch in a town where there is already a company an investigation is made to learn if there is room for two companies. The Commission finds out for itself whether the money is needed and whether there is security to be put behind the issue.

In refusing capitalization the Commissions have set down some cardinal reasons that the investor will find of interest. Under no circumstances will issues of stock or bonds be allowed for any of the following purposes: to pay dividends, operating deficits, interest on outstanding bonds; to pay for property purchased at ruinous and exorbitant prices, for service properly chargeable to operating expenses, rentals, taxes and franchises that have been given free.

The four principal reasons why stocks and bonds are issued are: the acquisition of property; construction, completion, extension or improvement of facilities; improvement or maintenance of service; and the lawful refunding of obligations.

Further Checks on Recklessness

IF THE company applying should meet all requirements the Commissions put a further check by fixing the price at which the securities are to be sold. No stock can be sold for less than par, and this means that if the par is $100 it shall bring $100 to the company. This does away with the old idea of letting the promoter or insider get stock at a low price, and then charging the investor a higher price.

In fixing the price of the bonds a helpful precedent has been established. Let us assume, for the sake of illustration, that an electric lighting company has secured permission to issue $100,000 in bonds to build a new power house. It cannot go ahead and let a favored banker underwrite them at a low price. Instead, the Commission says: "These bonds must bring not less than 90," which means that $90,000 in proceeds will be turned over to the company. The Commission bases the fixed price upon the market price of other bonds of the same company and its earning power and credit. The significance of this—and it has an important bearing for the investor—is that such procedure gives the issuing company the largest possible amount of proceeds at the lowest market rate. Without public-service regulation these bonds might be underwritten at a much lower price and the proceeds accruing to the company would be correspondingly less. Following its rule to give every investor full security and the company dollar for dollar for every indebtedness incurred, the Commissions provide that the difference between the proceeds of a bond sale and the par value be made up by the establishment of a sinking fund. Taking as an example a concrete case where the bonds sold at 90, this would mean that $10,000 would have to be provided and put back into the assets of the company. Thus, for every dollar of bond there would be a dollar in the property. Here, indeed, is real protection for the investor.

You have seen how the Commissions have set up barriers to keep out the flood of water in securities. Now turn to the specific instances and see what has happened. First, take some of the cases that have come up before the Commission for the First District.

You will remember that one of the most costly receiverships resulting from overcapitalization was afforded by the Third Avenue Railroad Company, in New York City. Singularly enough, the most important case heard, so far, relates to the proposed reorganization of this road. It grew out of the application of a Bondholders' Committee for approval of an issue of $68,516,800 worth of new securities to be devoted to the reorganization of the company and its subsidiaries. The distribution of the proposed new securities was as follows: $16,516,800 first refunding mortgage bonds; $32,000,000 in cumulative adjustment bonds; and $20,000,000 in common stock.

The proceeds of these issues were to be devoted mainly to the payment of unpaid taxes, interest and the expenses of reorganization. It was proposed to spend about $6,500,000 on the property. The stockholders of the old

stock were to receive the new stock, providing they paid an assessment of $25 a share, but if any or all failed to pay the assessment the stock allotted to them could be delivered to the underwriting syndicate which was to pay the assessment and get $125 in new stock for every assessment of $25 paid.

The first amazing thing about this plan was that the promoters sought to repeat the evil of overcapitalization which had wrecked the company. To appreciate this you have only to be told that the outstanding securities of the old company aggregated $58,560,000, and that their market value at the time the application was filed was only $29,012,000.

At the public hearing held on this application it was proved clearly that the old company was excessively overcapitalized. One concrete instance will tell the story. There was a certain cash item of $17,000,000 which had been obtained in a previous reorganization. When asked if he knew what had become of this sum Mr. F. W. Whitridge, the receiver of the road and the only witness for the applicants, replied: "In my judgment there was no evidence on the earth, under the earth, or over the earth that that amount had been spent on the road." The applicants presented no evidence to oppose this testimony.

In refusing permission for this issue the Commission declared itself in the following unmistakable terms, which the average investor will find to be very helpful reading:

An examination of the evidence presented by the applicants in support of their plan reveals certain significant omissions. It is proposed to issue over $68,000,000 in new securities; yet there is practically nothing on record regarding the value or amount of assets or property behind these securities. This omission is particularly striking in view of the fact that the Third Avenue Company is in the hands of a receiver and admittedly unable to pay the interest upon its bonded indebtedness, to say nothing of dividends on stock. Yet it is proposed to increase the capitalization of the company by nearly $15,000,000, of which not more than $6,500,000 will go to improve the tangible property. It would seem that before any sound and permanent basis of reorganization could be determined it would be essential to have some definite idea of the actual value of the property. The applicants may have such information, but no inventory, partial or complete, appraisal or estimate even, has been presented to the Commission.

In the absence of such important data the Commission is wholly unable to reach the conclusion that a company unable to pay fixed charges and dividends on $58,560,000 of securities should be superseded by one having $73,516,800 in stocks and bonds.

Some Maxims for High Financiers

IN ITS final summing up of this case the Commission made some illuminating remarks, which the investor will do well to keep in mind, as they will apply to a great many other reorganizations. Some of them are as follows:

"No reorganization can be sound or permanent unless capitalization has some relation to value."

"The issuance of securities, with so great a probability that adequate interest and dividends will not be earned thereon, is without justification, is dangerous financiering and injurious to the public."

"Such extreme capitalization would lead, as it has in the past, to inferior service and unwarranted exactions."

"The control of the corporation would pass from the stockholders to the bondholders, with little probability of its return for many years, if ever. This is true notwithstanding the fact that the stockholders are called upon for $4,000,000."

"The reorganization plan involves the capitalization of taxes, unpaid interest, repairs, renewals, and other improper capital charges which are unjustifiable and inexpedient."

But overcapitalization is only one of many evils that the Commission has nipped. Excessive franchise capitalization for the sake of establishing a near competition is another.

Also, the question of the capitalization of replacement comes up. The Coney Island and Brooklyn Railroad Company applied for permission to issue $372,000 in bonds, secured by a consolidated mortgage. The company wanted to use the proceeds for renewals. The Commission refused permission for the full issue, on the ground that the replacements would not add anything to the value of the investment. It gave permission, however, for the issue of $107,000 in bonds for the reconstruction of tracks, because they increased the earning capacity. In fixing the price at which these bonds were to be sold the Commission said:

"The four-per-cent bonds proposed to be issued are not first mortgage bonds, but consolidated bonds, and testimony has been introduced which tends to show that at this time they cannot be sold at a price in excess of 80."

This stipulation prevents the investor from paying an excessive price for a mortgage that is not a first lien on property.

The Bronx Gas and Electric Company wanted permission to issue $740,000 worth of bonds. It was proposed to use some of the proceeds to pay $75,000 in bills payable and a large item of unpaid taxes. The Commission declined to permit capitalization to be used for these purposes. After an inventory of the company's property by the Commission's engineers it was found that there was ample security for an issue of $625,000, which was granted.

No matter where you turn in an investigation of these capitalization cases, you find some evidence of protection, economy or conservation. In the case, for instance, of the Kings County Lighting Company, which applied for permission to issue $200,000 general mortgage bonds to build a new gas plant and mains, permission was granted only after the Commission's engineers and agents were assured that the improvements were needed in view of the rapid growth of that part of Brooklyn which is served by the company. The total value of the new property will be $222,500, which will give a margin of $22,500 over the par value of the bonds.

All these cases that I have cited, and there could be more, are typical of the censorship by the First District Commission. You get some idea of the scope of its work when you learn that the total amount of capitalization asked for since 1907 is $290,568,800 and that of this amount only $76,422,000 has been granted. Were there no Commission, $214,146,800 in stocks and bonds with possibly some defect in security might have been loosed on unsuspecting investors. At the present time applications for $57,000,000 capital are pending.

A new kind of corporation reorganization has been made possible by the vigilance of the Public-Service Commission. The experience of the Port Jervis Light, Power, Gas and Railroad Company, of Port Jervis, affords a good illustration. The company had a monopoly on the furnishing of public service for the town. In 1908 the service became so unsatisfactory that the citizens made a protest to the Public-Service Commission, which entered an order requiring improvement. The company was unable to comply because, by reason of an excessive capitalization, it could not meet its fixed charges. As a result interest on its bonds was defaulted and receivership followed. The bondholders then bought in the property. The company's capitalization was $460,000 in stocks and $2[illegible]000 in bonds.

The town needed heat, light and transportation, so the bondholders decided to reorganize the original corporation into two companies—the Port Jervis Light and Power Company, which would take over the light and power business, and the Port Jervis Traction Company, which would assume the street-car operations. Application was made to the Public-Service Commission for permission to issue capitalization. The problem that faced the reorganizers was this: to start anew on the basis of the smallest capitalization that would represent actual value. The way this was achieved is an illuminating chapter in financing.

New Security Behind New Obligations

LET us take the Port Jervis Light and Power Company first. The Commission's engineers valued all the tangible property at $117,902.81. The estimated sum needed for improvements and expenses of reorganization was $101,481.30. Now see how these figures compare with the capitalization permitted by the Commission. Stock aggregating a par value of $117,902.81 was allowed—this was the actual valuation of the old property—while bonds of a par value of $112,757 were authorized. The selling price of these bonds was fixed at 90, which netted the company $101,481.30 in proceeds, or the exact amount required for improvements and reorganization expenses. The new improvements provide the security behind these bonds. A sinking fund was provided to pay back to the company the difference between the par value of the bonds and the proceeds from their sale at 90. The significance of such financing is that for every dollar of stock or bond issued by the company there is a corresponding dollar of value in the property.

The same performance was repeated with the Port Jervis Traction Company. The actual valuation of the old property was $19,576.40, and stock for this sum was authorized; the amount needed for improvements and reorganization was $62,337.48, and bonds for a par value of $69,263.86 were authorized. These bonds, sold at 90, the price fixed by the Commission, netted $62,337.48, or, as you will recall, the precise sum needed for improvements and reorganization. The old bondholders exchanged their bonds for new stock, dollar for dollar, on the basis of the new appraisal of value.

It is interesting to compare the old capitalization with the new. The old company went bankrupt under a burden of capitalization amounting to $735,000. The total capitalization of the two new companies was $390,000, which is $345,000 less in money, or 46 per cent. The result is that the water is all squeezed out, the new capital is on a basis of actual value, the whole investment is on a sound basis, and the companies have a clean, fresh, unhampered start. Here, indeed, is a precedent well worth following in all kinds of corporate reorganizations.

Now turn to the control of competition which provides a different kind of protection for both the investor and the consumer. The Niagara Falls Lighting Company applied for permission to capitalize and engage in business at Niagara Falls. The Commission went to Niagara Falls and held a public hearing. The testimony of the townspeople was

(Concluded on Page 53)

They Sound the Sentiment and Needs of the People Along the Way

DEEDS—NOT WORDS

Potash & Perlmutter Adjust Their Drawing Account

By MONTAGUE GLASS

ILLUSTRATED BY HENRY RALEIGH

"The Doctor Says Instead I Should be Making a Nuisance of Myself Uptown, I Would be Better Off in the Store Here"

DID the sponger send up them doctors yet?" said Morris, with a far-away look in his bloodshot eyes, as he entered his place of business at half-past seven one morning in March

"Doctors?" Abe repeated. "What are you talking about—doctors?"

Morris snapped his fingers impatiently.

"Doctors! Hear me talk!" he cried. "I meant kerseys."

"Listen here, Mawruss," Abe suggested. "What's the use you monkeying with business today? Why don't you go home?"

"Me, I don't take things so particular, Abe," Morris replied. "Time enough when I got to go home, then I will go home."

"You could do what you please, Mawruss," Abe declared. "We ain't so busy now that you couldn't be spared, y'understand. With spring weather like we got it now, Mawruss, we could better sell arctic overshoes and raincoats as try to get rid of our line already. I tell you the truth, Mawruss, I ain't seen business so *schlecht* since way before the Spanish War already."

"We could always find something to do, Abe," said Morris. "Why don't you tell Miss Cohen to get out them statements which you was talking about?"

"That's a good idee, Mawruss," Abe agreed. "Half the time we don't know where we are at at all. Big concerns like Stein, Fein & Fixman get out what they call a balancing sheet every day yet, and we are lucky if we do it oncet a year already. How long do you think it would take her to finish 'em up, Mawruss?"

The far-away look returned to Morris' eyes as he replied:

"I am waiting for a telephone every minute, Abe," he said

Abe stared indignantly at his partner. Then he took a cigar out of his waistcoat pocket and handed it to Morris.

"Go and sit down and smoke this, Mawruss," he said. "Leon Sammet gives it to me in the subway this morning, and if it's anything like them souvenirs which he hands it out to his customers, it'll make you forget your troubles, Mawruss. The last time I smoked one I couldn't remember nothing for a week."

Morris carefully cut off the end of Abe's gift with a penknife, but as he struck a match the telephone-bell rang sharply. Immediately he threw the cigar and the lighted match to the floor and dashed wildly to the firm's office.

"Do you got to burn the place up yet?" Abe cried, and after he had extinguished the match with his foot he followed his partner to the office in time to view Morris' coattails disappearing into the elevator. For two minutes he stood still and shook his head slowly.

"Miss Cohen," he said at length, "get out them statements which I told it you yesterday, and so soon you get the drawing account finished let me have it. I don't think Mr. Perlmutter will be back today, so you would have lots of time to do it in."

It was almost two o'clock before Miss Cohen handed Abe the statement of the firm's drawing account, and Abe thrust it into his breast pocket.

"I'm going out for a bite, Miss Cohen," he said. "If anybody wants me I am over to Hammersmith's, and you could send Jake across for me."

He sighed heavily as he raised his umbrella and plunged out into a heavy March downpour. It had been raining steadily for about a week to the complete discouragement of garment buyers, and Hammersmith's rear café sheltered a proportionately gloomy assemblage of cloak and suit manufacturers. Abe glanced around him when he entered and selected a table at which sat Sol Klinger, who was scowling at a portion of Salisbury steak.

"Hello, Sol," Abe cried. "What's the trouble? Ain't the oitermobile running again?"

"Do me the favor, Abe," Sol replied, "and cut out them so-called alleged jokes."

He turned toward a waiter who was dusting off the tablecloth in front of Abe.

"Max," he said, stabbing at the steak with a fork held at arm's length and leaning back in his chair as though to avoid contagion, "what d'ye call this here mess, anyway?"

The waiter examined the dish critically and nodded.

"Sally's-bury steak," he murmured. "Very nice today."

"Is that so?" Sol Klinger rejoined. "Well, lookyhere, Max, if I would got it a dawg which I wanted to get rid of bad, y'understand, I would feed him that mess. But me I ain't ready to die just yet a while, y'understand, even though business is rotten, so you could take that thing back to the cook and bring me a slice of roast beef; and if you think I got all day to sit here, Max, and fool away my time ——"

"Rightaway, Mr. Klinger, right away," Max cried, as he hurried off the offending dish; and once more Sol subsided into a melancholy silence.

"Don't take it so hard, Sol," Abe said. "We got bad weather like this *schon* lots of times yet, and none of us busted up Ain't it?"

"The weather is nix, Abe," Sol replied. "If it's wet today, then it's fine tomorrow, and if a concern ain't buying goods now—all right. They'll buy 'em later on. Ain't it? But, Abe, the partner which you got it today, Abe, that's the same partner which you got it tomorrow, and that sucker Klein, Abe, he eats me up with expenses What that feller does with his money, Abe, I don't know."

"Maybe he buys oitermobiles, Sol," Abe suggested.

"Supposing I did buy last spring an oitermobile, Abe," Sol retorted, "that is the least. I bet yer that feller Klein spends enough on taxicab rides for customers, and also one or two of 'em which ain't customers, as he could buy a dozen oitermobiles already. No, Abe, that ain't the point The first year Klein and me goes as partners together he overdraws me two hundred and fifty dollars. *Schon gut.* If the feller is a little extravagant, y'understand, he's got to make it up next year."

Sol paused to investigate the roast beef which Max had brought, and being apparently satisfied he proceeded with his narrative.

"Next year, Abe," he continued, "Klein not only ain't made up the two hundred and fifty, Abe, but he gets into me three hundred dollars more. Well—business is good, y'understand, and so I don't kick, and that's where I am a great big fool, Abe, because every year since then, Abe, that sucker goes on and on, until today our balance sheet shows I got five thousand more invested in the business as Klein got it. And if I would tell him we are no longer equal partners, Abe, he would go right down to Henry D. Feldman, and tomorrow morning there would be a receiver in the store."

Sol plunged his fork into the slice of roast beef as though it were Klein himself, and he hacked at it so viciously that the gravy flew in every direction.

"Max," he roared, clapping his handkerchief to his face, "what the devil are you bringing me here—soup?"

It was five minutes before Sol had exhausted his stock of profanity, and when at length the tablecloth was changed and Abe had used a napkin dipped in water, Sol ceased to upbraid the waiter and resumed his tirade against his partner.

(Continued on Page 42)

That's a Loafer for You! That Feller Actually Pocketed Fifty-Two Dollars of My Money"

THE COMING OF COOK

A New Chapter of Polar History—By Henry E. Rood

Lieutenant Robert E. Peary

EARLY in the summer of 1907 Captain Robert A. Bartlett, master of the Roosevelt, was stationed at Shooter Island with his ship, trying to be philosophical in face of the fact that Peary's final search for the North Pole had to be deferred a year. It will be remembered that in April, 1906, Commander Peary had reached 87° 6′ north latitude, the nearest approach to the Pole ever made by man, so far as history records; and he had fully expected to make his last attempt the following season, leaving New York in July, 1907. But the Fates and finance played a scurvy trick on the Commander, and he was unable to get new boilers installed in his ship in time to sail northward that year. So it came about that Captain Bartlett, dreaming of polar ice and records, spent some weeks at Shooter Island, quite involuntarily, you may be sure.

Well, one day he was called to a telephone, where he heard the voice of Dr. Frederick A. Cook, who had once been to the Arctic with Peary and whom Bartlett had always known as Peary's friend, believer and supporter. Doctor Cook said he wanted Captain Bob to hustle right down to the city and meet him at the Holland House. Could Captain Bob come? The sturdy young Newfoundland sea-captain could and would. He would start at once on request from any friend and former shipmate of the Commander!

Preparations for the Greenland Hunting

BARTLETT went to the city and met Doctor Cook at the Holland House. Doctor Cook had an interesting story to relate: a wealthy New Yorker had planned a summer voyage to Greenland and had invited Doctor Cook to go along, with no expense attached. Doctor Cook wanted to go very much indeed, and in view of his—Cook's—former trips to the Arctic this wealthy New Yorker, a Mr. John R. Bradley, depended upon him to find the right kind of a ship, to engage the right kind of a crew, to select and purchase all the stores, food supplies, clothing, medicines, arms, ammunition, and so on, that would be needed on such an expedition. Now, Doctor Cook really didn't know what stores and supplies were needed and, of course, couldn't pick out the proper kind of a ship, so he wanted to confer with Captain Bartlett and get his advice and assistance. Would Captain Bob be willing to help him out?

Well, rather! Captain Bob Bartlett would help anybody out of a hole—as a good many can testify—let alone a friend of Commander Peary! So he placed himself entirely at Doctor Cook's disposal. He saw him a dozen times, perhaps, in the next few weeks. He met Mr. Bradley. He gave Doctor Cook a complete list of all the supplies and stores he would need on a cruise to Greenland, and Doctor Cook was deeply grateful, because he wanted to give his friend and patron, Mr. Bradley, a good summer of hunting Doctor Cook would never forget Captain Bartlett's unending kindness—it was simply invaluable. He couldn't have started north without it. And he invited the Captain to dine with him—at a club or two, as well as at his Brooklyn home—and never lost an opportunity to ask questions, all of which Captain Bartlett answered to the best of his ability. Any friend of Commander Peary was entitled to whatever Bartlett could give him, and there was no need for thanks.

Then, one day, came to Captain Bob a request to go down to Gloucester, Massachusetts, with Doctor Cook, and pick out the schooner best adapted to a summer cruise in Greenland waters. The Captain responded at once, with his usual hearty, bluff, manly way; and down to Gloucester they went. Several craft were looked over and finally Peary's sailing-master selected one which his long experience showed him was the best vessel available for Doctor Cook's purposes. He further showed Doctor Cook how and where it should be strengthened; advised him about a score of things necessary to do aboard ship, and the craft Bartlett picked out was chosen to convey Cook and his wealthy patron northward a little later on, being newly named the John R. Bradley.

More Help From Captain Bartlett

HAVING secured the best schooner, and possessing much advice about her, Cook next needed the very best sailing-master on this continent to take her north, command her while there and bring her home in safety. For which reason he undertook to engage Captain Bob for the voyage. But at that Captain Bob balked. He was much obliged for the offer, but he was employed by the Peary Arctic Club to command the Roosevelt. He had expected to sail in her that very summer, but the voyage was postponed for a year.

"I'll be busy getting things ready," he told Doctor Cook, "and next year I'll start with the Commander. Mark my words—Peary will reach the Pole on that trip, and I propose to be in the expedition."

Doctor Cook was sorry—naturally—but would Captain Bartlett do him one further favor? Doctor Cook and Mr. Bradley wanted to do some hunting, and, of course, they would need the assistance of Eskimo guides. Did Captain Bartlett know where they could find a few reliable, intelligent Eskimos? Of course Captain Bartlett knew! Why, the best Eskimos in all Greenland were already assembled at Etah, or close by, awaiting Peary's return there. They expected him to come back in the Roosevelt that very summer, 1907, and they could not possibly know that his voyage had to be postponed a year. Those Eskimos, as Doctor Cook well knew, had been trained and befriended by Peary for more than twenty years; he had brought them food, clothing, and other supplies; had taught them to care for themselves as no half-civilized people ever can without instruction; the surgeons of his various expeditions had freely given the poor people the only medical and surgical care they ever had received. And there they were gathered from Cape York up to Etah, waiting for Peary. It was the chance of a lifetime for Cook—as Cook realized when Bartlett gave him the names of the best men of all the "huskies" who were up there.

Then, in due time, Doctor Cook sailed in the John R. Bradley.

Only those who happened to be with Bartlett when he learned definitely, at Battle Harbor last September, that Doctor Cook was seriously claiming to be discoverer of the Pole could ever understand how utterly outraged the Captain felt. That Bartlett had been buncoed into giving Doctor Cook all the detailed information the latter had to obtain, before starting to sail northward in the John R. Bradley; that Bartlett had given him a list of stores, provisions and general equipment, of which Cook was so ignorant he dared not trust his own judgment; that Bartlett had actually traveled down to Gloucester, Massachusetts, and picked out a ship for Cook and Bradley—all this was bad enough, especially when he did so thinking Cook was a friend of Peary's; but it was far worse to have given him the names of all of the ablest, most experienced, most intelligent of Peary's Eskimos; and Cook tried to get some of them to go with him, but they refused. Finally, however, he persuaded two inexperienced lads to accompany him—lads of eighteen and nineteen years respectively, who had never traveled beyond their little zone of snow and smooth ice, who knew nothing of the higher latitudes, who had never seen the tremendous, upheaved mountains of sea ice over which must pass any man who goes to the Pole.

Dr. Frederick A. Cook

It happened, however, that these two youths, I-took-a-shoo and Ah-pe-lah, were experienced enough to remember that Doctor Cook, instead of fighting his way over a thousand fearful miles of ice, never traveled farther than two "sleeps," or marches, from land. Ah-pe-lah had been befriended by members of Peary's expeditions for a dozen years; and I-took-a-shoo, ever since he was in his mother's hood, had virtually been brought up and taught all he knew by Peary's body-servant, Matt Henson. It also happened that when the Roosevelt came back to Etah from the Far North this last summer, 1909, these boys at once told those on board, with yells of derisive laughter, how Doctor Cook claimed to have taken a sledge journey of a thousand miles or more and to have reached the Pole, when in reality he and they never were farther than two "sleeps" from land.

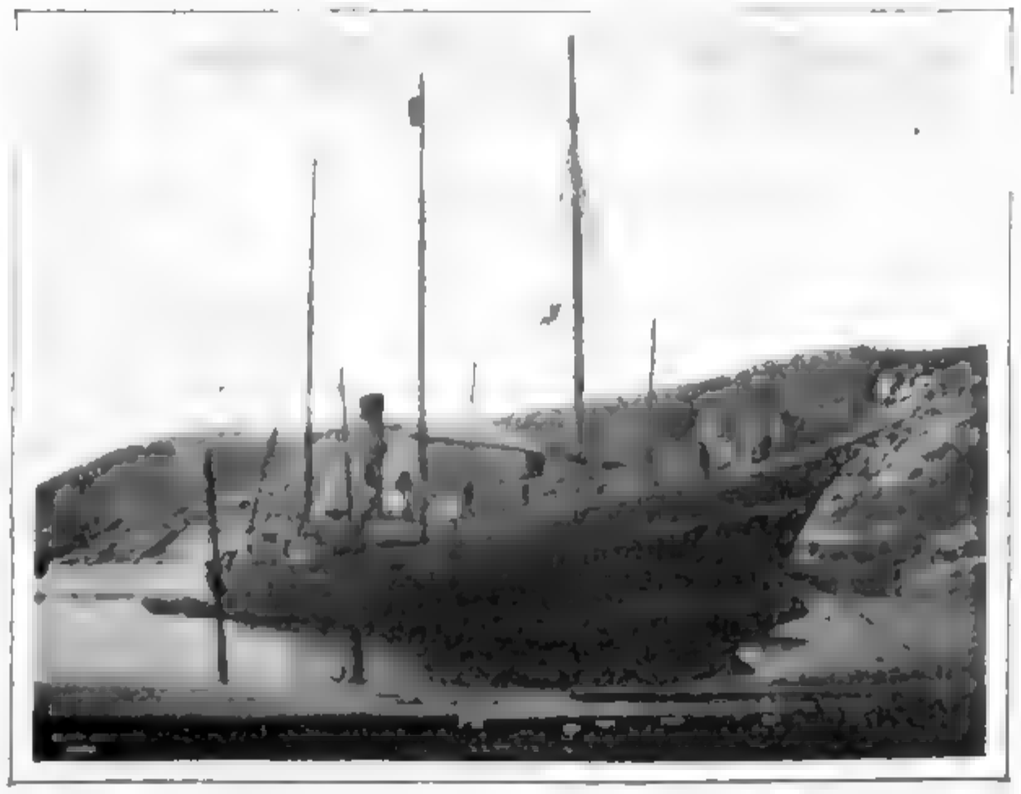
Winter Supplies for the "Huskies"

IT WAS the writer's good fortune to reach Battle Harbor and to board the Roosevelt at noon of Monday, September 13. Being a friend of Peary, he went from Sydney to Battle as a guest on the Associated Press dispatch-boat, which had slipped out of Sydney Harbor at 1:30 A. M. the previous Saturday morning, leaving on shore some forty special correspondents of American and foreign newspapers, most of whom were enjoying the hospitality of the Sydney Yacht Club as we silently sped by its brilliantly-lighted clubhouse on our way northward.

Having commandeered the wireless station at Battle—to all intents and purposes—Commander Peary and his expedition had quickly learned through brief bulletins something of Cook's claims, but never for an instant at first did they dream that his claims to have reached the Pole would be seriously received. Therefore, they were in no special hurry to return to civilization. As a matter of fact, Peary could have beaten Cook back to the world by a week or ten days had he been willing to abandon his Eskimos and let them starve this winter. It will be remembered that Peary took on board his ship at Etah a large company of these huskies—men, women, and children—and kept them in the Far North from the autumn of 1908 until the summer of 1909, when he brought them back to Etah. By the time they returned there the Greenland winter was approaching. These people had had no opportunity to provide a supply of food to last them through the present winter; so, instead of leaving them to their fate and letting them starve while he rushed back home ahead of Cook, Commander Peary stayed up at Greenland and ordered his ship's company on a walrus hunt. They killed an enormous quantity of walrus—fully sufficient for a year's food supply—and after the meat was cut up and dressed on board ship, and put ashore for his Eskimo friends, Peary started for Labrador. From Indian

Harbor he sent his first brief bulletins on Labor Day, September 6. The wireless there and other conditions were not sufficient, so he proceeded to Battle, where, as already related, the writer arrived on Monday, September 13, through the courtesy of the Associated Press. By this time those on the Roosevelt realized that Doctor Cook was serious in his efforts to convince the world that he had reached 90° north latitude, and while some of the younger members of the expedition seemed to be worried over the general acceptance of Cook the Commander himself was calm, self-contained, absolutely sure that sooner or later the whole truth would be known. In his cabin, and while giving instructions for the day's work on shipboard, and when he was sitting at the head of the officers' mess-table I have heard him say a dozen times, with his quiet smile:

"Don't worry, gentlemen. We know which expedition reached the Pole and which one did not. Some day the whole world will know it, too. All we have to do is to finish our own work steadily, surely, carefully. And it is pretty nearly done now, I'm glad to say."



The Roosevelt at Battle Harbor, Being Cleaned of Walrus Blood, Blubber and Grease Before Returning to Civilization

When Peary was finally convinced that Cook was serious in his claims, and when he saw the honors that were being heaped upon him abroad and which were being prepared for him on his arrival in this country, he realized that he himself was face to face with one of the most delicate situations that a man of his world-wide reputation and responsibility had ever faced. Should he denounce Cook, or should he keep silence? It would be far easier to say nothing—to let Cook's claims sweep on, and utterly demolish him a few months later. But if this course were chosen what would happen in the mean time? Doctor Cook would be overwhelmed with honors; university after university might confer degrees of dignity; tens of thousands would laud him; he would be the guest of honor at dinners given by men and women of generous hearts in every city he should visit. And if Peary kept silent now, later on these learned societies, these universities, these men and women whom he respected would feel outraged that they had not been warned.

Knowing these things, then, and understanding fully that he would be the subject of venomous attack, that he would be wholly misunderstood, maligned, discredited, perhaps, Peary, nevertheless, rose to the occasion. The Roosevelt was lying in the narrow ribbon of water called Battle Harbor, away up under the eaves of the world; and Peary called the chief officers of his expedition into his cabin for an important conference. He told his officers that he had received a wireless from Melville E. Stone, of the Associated Press, urging that he send to the public a clear, direct statement telling just what he actually knew of Doctor Cook's claim as discoverer of the Pole. At the conclusion of this conference Peary wrote the message in which he denounced Cook as an impostor and declared that he had handed the public a "gold brick."

Regan's Wireless From Doctor Cook

IT WAS not the message of a diplomat, of a trained lawyer, of even an ordinarily good business man. It was the message of a frank, outspoken, hard-hitting naval officer. The bit of paper on which it was written was taken up on the high hilltop back of Battle, handed in to the wireless operator and flashed throughout the world. Then Peary tranquilly went about his business of getting his ship cleaned up so as to return to civilization, and waited for the storm to break—the storm of reproach, anger, dastardly attack that quickly fell upon him.

During all this time the whole country was in a turmoil of excitement, although this fact was not even guessed by those of us aboard the Roosevelt until Thursday, September 16, when the special correspondents who had been left on shore at Sydney arrived off Battle in the cable steamship Tyrian. They brought some newspapers and many private dispatches from the States, telling how Cook was sending one message after another about the proofs he was going to produce, all of which was highly interesting; and they left on the Tyrian four hours later. Then, the next morning, Friday, September 17, something else happened. Immediately after breakfast I went with the Commander into his cabin, where we had been chatting but a few minutes when some one knocked at the door.

"Come in," said Peary.

The door opened, and a tall, broad-shouldered man appeared Regan, of the Associated Press, through whose courtesy I had been able to reach Battle on his private dispatch-boat, which still lay alongside. Regan paused in the doorway and held out a message that had just reached him from the wireless station It had come from the New York office of the Associated Press, and said that a wireless had just been received there from Doctor Cook then on board a steamship on the Atlantic, bound for New York -in which Doctor Cook declared that if anybody doubted his claim as to reaching the Pole it could be proved by a member of Commander Peary's own expedition, whose name was William Pritchard, and who was then on board the Roosevelt.

Peary read the dispatch and handed it back to Regan. Then he rose to his full height and said:

"Mr. Regan, you need not ask me whether you can interview Pritchard on this matter. I want to tell you in advance that you can ask him any questions you choose. Furthermore, I know nothing whatever—absolutely nothing—about any proofs he may have that Cook reached the Pole. Now, gentlemen, I am going to the quarterdeck. I do not wish to be present when Mr. Regan examines Pritchard lest it be thought that my presence might influence the lad. Will you kindly stay here," he added, turning to the writer, "and when I am gone send for Pritchard? Tell him my orders are for him to answer all the questions Mr. Regan may ask him; to tell Mr. Regan every last thing he knows as to proofs that Doctor Cook reached the Pole."

Then Peary left his cabin by the after door and closed it.

When he was out of sight, sound and hearing I stepped to the forward door of the cabin, called the ship's steward, told him to send Billy Pritchard to me, and not to let any one disturb us afterward.

In a few moments Pritchard entered—a lean, smooth-faced youth of some twenty-three years, who had shipped as second cook and whose duties included those of cabin-boy. Unlike many if not most Newfoundlanders, Pritchard does not impress the casual observer as being keen, clear-eyed, quick of mind. In fact, his appearance would lead one to think him of very moderate intelligence, whereas, in some respects at least, he is far from it, as will presently be shown.

And that is where Doctor Cook made another serious error of judgment.

When Billy Pritchard came to Peary's cabin in answer to my summons he stood at the doorway, twirling his cap in his fingers, apparently ill at ease, if not positively frightened. He was told to come in and close the door, which he did. Immediately we heard Percy, the steward, lock it from the other side.

"Billy," I said, "the Commander requested me to send for you, as this gentleman, Mr. Regan, of the Associated Press, wants to ask you some questions."

"Yes, sir," said Billy.

"The Commander's orders are for you to answer all the questions Mr. Regan asks and to tell him everything you know regarding the matter he will speak about."

"Yes, sir," said Billy once more.

Then Regan commenced. He leaned forward in his chair and looked Pritchard squarely in the eyes.

"What proofs have you got," he said, "that Doctor Cook ever reached the North Pole?"

Billy's mouth closed like a trap and he looked down at the floor in silence. Mr. Regan repeated the question. Billy shifted his cap from one hand to the other and still looked down, speechless.

"Pritchard," Mr. Regan said, "we are all friendly to you, and will do you no harm, so don't be afraid. I have a telegram here in which Doctor Cook says you can prove he reached the North Pole."

"Does Doctor Cook say that?" Billy asked in bewilderment.

For reply Mr. Regan handed him the wireless message, and the lad read it. Then he said hesitatingly:

"Well, if the Doctor is telling about it I guess I don't have to keep quiet no longer."

"Did he tell you to keep quiet?"

"Yes, sir. He said I mustn't say a word to Peary or anybody on the Roosevelt until the ship got back to civilization."

"Go ahead and tell just what happened," I remarked. "Those are the Commander's orders."

"Yes, sir," said Billy, and told briefly the story of the "proofs" Doctor Cook gave him as to reaching the Pole, which story Mr. Regan at once sent by wireless to the Associated Press, through which it was published that afternoon.

The Roosevelt sailed from Battle Harbor the following day, Saturday, September 18, bound for Sydney, and late that evening I sent for Pritchard to come to the cabin, which Captain Bartlett generously shared with me all the time I was on board.

It was an opportune hour for getting Billy to refresh his memory as to interesting occurrences at Etah and Anoratok. The Roosevelt was rolling pretty heavily through the Straits of Belle Isle into the upper reaches of the Gulf of St. Lawrence. We had passed the southernmost icebergs before night set in, but it was nasty weather—black as could be, and a heavy rain was sweeping through the rigging and across the decks. Captain Bartlett was up on the wheeldeck, and I knew he would stay there in dripping oilskins as long as the weather lasted, and longer unless the ship got far away from land into plenty of sea-room. So Pritchard could talk freely, and think carefully as he spoke, in the quiet cabin.

Pretty soon he came aft and was told to sit down, which he did, leaning against the Captain's gunrack near one corner. And there he told his story, which was written down later in more formal language, and copied, signed, dated and witnessed as a matter of precaution. This formal statement may see print some day if Commander Peary thinks best to publish it. But to me it is not so interesting as Billy's first narrative, spoken freely in the cabin of that rolling ship, in the light of a single fitful lamp, while the wind whistled outside and the driving rain swept across the after deck, and the engines throbbed far down below. And this is Pritchard's story as he told it slowly, hesitatingly, in answer to scores of questions about one point after another.

Billy Pritchard's Story

"IT WAS at Anoratok we were staying," he began—"Bos'n Murphy and me and Mr. Whitney, who had come up to Greenland on the collier Erik to do some hunting, and not getting any musk ox he stayed up there to spend the winter after the Erik had left for America. There was two supply stations, you know, one at Anoratok—a little house put up by Cook—and the big station at Etah, which Commander Peary had established for the relief of Doctor Cook."

"For Doctor Cook's relief!"

"Yes, sir," said Pritchard. "'For the Rescue and Relief of Dr. Frederick A. Cook' was the way my orders read, which the Commander wrote out when he told me to go ashore at Etah with Bos'n Murphy. You know, he's the second mate of the Roosevelt, sir, and acting bos'n. When the Roosevelt and the Erik came north to Etah—that was in August, 1908—we found there a white man named Francke, who had come up with Doctor Cook on the schooner John R. Bradley, the summer before, in 1907. When the Bradley left for America Francke he stayed on at Anoratok with Cook, and was put in charge of the supplies in Cook's little wooden house there. When Cook left Anoratok in February, 1908, to go to the Pole he told Francke that he was to stay at Anoratok and wait for him; but when the Roosevelt got to Etah in August of that year, 1908, Francke came aboard in bad shape—in pretty bad shape; yes, sir, thin and weak and sick—and begged the Commander to send him home on the Erik. He said he would die if he had to stay there any longer, and I guess the Commander thought so, too; for when the Erik left for home Francke he went with her. But first he turned over to the Commander all the stores that was left up there in Cook's shanty at Anoratok—turned them over all regular and legal and shipshape, too; the Commander saw to that so Cook couldn't never say he had no right to use them.

"Well, sir, after the Erik left, the Commander had Captain Bartlett put ashore at Etah an awful lot of supplies; food of all kinds, and clothing, and kerosene, and medicines, and tools to work with, and arms and ammunition—and even a lot of coal. We were kept hustling to build a storehouse big enough to hold them; and when all was ready and the Roosevelt was about to steam away up north to her winter quarters at Cape Sheridan the Commander he sent for Bos'n Murphy and me; told us Doctor Cook was somewhere in the north and might return any day, any hour. The Doctor wasn't used to winter weather in the Arctic, never had been there but once in

winter, and would probably return to Anoratok all worn out; sick, maybe, or half-starved, or, perhaps, badly hurt somehow. So the Commander he had decided to establish a permanent station of heavy supplies at Etah for the rescue and relief of Doctor Cook, and Bos'n Murphy and I were to take charge of that station and also of Cook's little house at Anoratok, which Francke had turned over to the Commander. One or the other of us was to be on duty day and night at Anoratok, because that was where Doctor Cook had planned to come back to if he ever got out of the ice alive. We were never to leave the Anoratok station unprotected, for Cook might come in, any hour, even at dead of night, and need quick assistance. He left us a long lot of written instructions, did the Commander, all written out plain so we couldn't make any mistake about them; and in them he told us everything you could think of to do about the stations. One thing I recollect was that we were to draw on Doctor Cook's supplies of canned stuff and flour before we touched any of our own at Etah. The reason for this was that Cook's food had already been there a year, was a year older than the stores put ashore at Etah from the Roosevelt, and naturally would spoil a year sooner. We were to eat Cook's food before it spoiled, and then draw on our own supplies. Francke had told the Commander that most of Cook's food was very badly packed and, of course, that would make it spoil sooner. But when Cook returned to Anoratok, if he ever did return, Bos'n Murphy was to hurry down to Etah with dogs and sleds and bring back for Cook an equal amount of all the supplies we had used at Anoratok, so Cook could never think we had helped ourselves to his stores.

"There's another thing," Pritchard went on. "In his long letter of written orders Commander Peary said that if Cook hadn't returned by the date he told Francke he would get back to Anoratok Bos'n Murphy and me was to send out searching parties for him. We was to send out one party after another and keep on until he was found, dead or alive, or until Peary had got back from the Pole on the Roosevelt. The Bos'n wasn't to go on the searching parties; neither was I. We were to send out huskies, and the Commander left some of them with us at Etah and Anoratok, some of the best hunters and dog-drivers there was. He said they could search better than me or the Bos'n, and I guess they could. Anyhow, he and me were to stay on guard at those two stations."

Cook's Arrival at Anoratok

"WELL, we stayed up there, yes, sir, the Bos'n and Mr. Whitney and I. Sometimes one of us would be at Etah, and sometimes Mr. Whitney would go off hunting; but we never left the station at Anoratok unguarded, for that was the Commander's orders, and I read them out loud to the Bos'n every once in a while so we neither of us would forget them. Then the summer and winter went by, and one night, it was about eight or nine o'clock, I guess, and April 17 or 18, 1909, by the station log, Mr. Whitney and the Bos'n and I were in the station at Anoratok, when one of the huskies came bursting in the door saying there was three men coming ashore from the ice, a distance away; three strangers, the husky said, and one of them walked like a white man.

"At that, Bos'n Murphy he jumps out of his bunk and yells for the huskies to hitch up dog-teams and start like hell to meet those strangers and bring them to the station on the sledges. Mr. Whitney he calls out can he go on a sled, and the Bos'n says 'Yes,' so off he starts with the dogs and huskies. I wanted to go, too, but the Bos'n set to work, and set me to work, starting up a fire, getting hot tea and hot food ready, pulling heavy clothes out of the cases, making up an entire bed with furs laid on some big boxes. 'I'll bet it's Cook!' the Bos'n says. 'Look alive, Billy! The Commander said he might come in at any minute, sick or hurted somehow, or half-starved. We got to be ready for him!' Yes, sir, that was the Bos'n's own words. 'He may be sick or hurted somehow, and the Commander ordered us here to take care of him!' The Bos'n kept saying it as we got things ready.

"By the time the huskies and Mr. Whitney got back with the sleds we had everything hot and ready for 'em. The two husky boys, I-took-a-shoo and Ah-pe-lah, that were with Doctor Cook, was took care of by their people, and the Doctor he come into the little wooden house."

"How did he look, Billy?"

"Pretty ragged and dirty, and pretty thin, like he'd been on a long tramp. His clothes were wore out, of course, and he was hungry. So he set down and ate the supper Bos'n Murphy and me had got ready, and he got nice and warm, and soon he was pretty comfortable. He didn't say much that night, only a little. About the first thing he wanted to know was what day it was, and I told him it was April 18 by the station log."

"Do you mean to say, Pritchard, that Doctor Cook didn't know the day of the week or what the month was?"

"Yes, sir," said Billy with emphasis. "And he didn't know what hour of night it was, either, for as far as I could see he had only one watch, silver or nickel, I don't know which; and that watch only had one hand—the other was gone.

"The very next day, I think it was, long before the rest of the camp got awake, Bos'n Murphy he gets up, calls some husky drivers, hitches up dog-teams, and starts on the jump thirty miles down to the big supply station at Etah. He saw Doctor Cook was used up and needed such things as plenty of chocolate and other such food and, perhaps, medicines; and in order to take care of him like the Commander had ordered Bos'n Murphy felt he had to bring back a big supply of coal. Of course, none of us could tell that night but what Cook might fall sick any minute after his exposure which he wasn't used to, and might lay sick for a month, needing lots of heat in the little house, and food to give him strength, and so on."

This Bos'n Murphy, be it remembered, who started at breakneck speed on his sixty-mile dash to Etah and back, to provide fuel and food and medicines for Doctor Cook, is the same man later described to the public as "the gigantic Swede who chased Doctor Cook with an axe, intent on murder." I know Bos'n Murphy. I have been with him afloat and ashore. He is a strapping, powerful man with light hair and a kind mouth and honest blue eyes. I would freely trust myself or my son to his keeping. If ever the thought of killing entered his unsuspecting mind it would be the thought of killing imposture, lies, utter falsehood—and of burying them deep.

"Doctor Cook didn't say much of anything while the Bos'n was at Anoratok," continued Pritchard, "but the night he was gone at Etah Doctor Cook looked up to Mr. Whitney and, speaking very solemn, he says: 'I have great news to tell you . . . I've been to the Pole.' 'You have!' said Mr. Whitney. 'Yes,' answers Doctor Cook, 'I've been to the Pole.' Then he talks some more, which I didn't rightly hear, and at the end he repeats again: 'So, you see, I have been to the Pole.'

"Then he looks across and sees me lying in my bunk, and he says: 'Pritchard, did you hear what I said? Did you hear me tell Mr. Whitney I have been to the Pole?' 'Yes, sir,' I says. 'And what do you think of it?' he asked. 'Well, sir, I think it's very good,' I answers. Then, after a moment, he turns to me again and he says: 'Now, Pritchard, don't you ever tell any one what I said. Don't you tell Peary or anybody else what I told Mr. Whitney until the Roosevelt gets back to civilization.' 'All right, sir, but why not?' 'Because,' says Doctor Cook, 'I want to keep it as a surprise. I want Peary to be surprised when he sees the New York newspapers.'"

"Billy, is that all the 'proofs' you have that Doctor Cook got to the Pole?" I inquired.

"Yes, sir," the lad replied. "Why, I haven't got any proof, and never did have any. All I ever knew was what I heard Doctor Cook say to Mr. Whitney up at Anoratok. Later, before leaving for the South in a couple of days, Cook he told me again not to mention a word of it to Peary."

This conversation at Anoratok occurred about April 19, 1909, and Commander Peary had no inkling of it until Friday morning, September 17, when Mr. Regan boarded the Roosevelt with the wireless message wherein Doctor Cook asserted that Pritchard could produce proof of his claim as discoverer of the Pole. Bos'n Murphy, when questioned, said Pritchard had never mentioned the matter to him, either. What induced Pritchard to keep absolute silence during those four months is a mystery But one thing is sure: he was badly frightened about the matter when questioned in the cabin of the Roosevelt.

It was on April 21, according to Billy Pritchard, that Doctor Cook left Anoratok for southern Greenland, in order to go by ship to Copenhagen. There was apparently some discussion as to the supplies Francke had left in Anoratok and turned over to Peary. Just what this discussion was I have not been able to determine accurately, but I gather that Murphy and Pritchard said they were acting under Peary's written orders to take charge of the stations at Anoratok and Etah until he should return with the Roosevelt, and that they literally obeyed his instructions. When Doctor Cook left for southern Greenland and Copenhagen, however, they turned over to him an entirely sufficient quantity of stores and equipment, which he carried by sledge. And Murphy insisted that Cook give written receipts for everything so taken, in order that he and Pritchard could in their turn render a complete and exact accounting to Peary. This Doctor Cook did, writing and signing the receipts and dating them in accordance with the station log

Billy Pritchard's Bookkeeping

THIS station log, be it remembered, had been kept at Anoratok by Pritchard, a youth of little education. He could, however, read and write, whereas Murphy could not read or write. Pritchard had endeavored to keep an accurate record in his log through all the months of the long Arctic night, when it is not easy to determine when one period of twenty-four hours ends and another begins. Consequently, when the Roosevelt returned to Anoratok and Etah, in the late summer of 1909, Peary's officers discovered that Pritchard had unconsciously slipped many dates during the year the ship was away at Cape Sheridan, and that his log-book was ten days off from the real calendar. Doctor Cook's receipts show that he had accepted the station log as correct, which further shows that he himself had not kept accurate record of even the days and months of the year—the very simplest observations that could possibly be made.

In view of the careful, detailed statements of Pritchard and Murphy it is interesting to recall the letter written long afterward by Doctor Cook to a Canadian sea-captain, in which Doctor Cook accused Peary of arbitrarily seizing his supplies for purposes of "barter with the natives."

One of the interesting features which I discovered in Billy Pritchard's Anoratok log consists of an inventory of supplies which he and Bos'n Murphy found when they first took charge of Doctor Cook's little storehouse. Billy and Murphy used great care to make an exact list of all the food and other equipment which they found on arriving there; and in separate pages, day by day, Billy put down in awkwardly formed but plain characters all the supplies they drew upon for their own use. One day they drew half a pound of sugar and a can of condensed milk. Another day they used one-fourth of a pound of tea and two pounds of flour. And whenever they used any of Doctor Cook's supplies, painstaking entries were made in the log-book, even in the case of part of a plug of tobacco and a few boxes of matches. As a work of literature Billy Pritchard's Anoratok log may not go ringing down the halls of fame, but as an example of bookkeeping under conditions literally without a parallel in history it deserves to be preserved. *(Concluded on Page 46)*

Battle Harbor—The Roosevelt at Her Anchorage

Battle Harbor—Another View

THE COUNTERFEIT

By WILL PAYNE
ILLUSTRATED BY HENRY RALEIGH

THE STORY OF AN UNDESIRABLE CITIZEN

He Bought the Piece of Steel of an Obscure Locksmith

IT TOOK Abraham I. Tinney six weeks to procure a flat piece of steel two inches long, three-quarters of an inch wide and one-sixteenth of an inch thick. He could have bought it at either of the two hardware stores in Prosperity, but the hardware merchant might have mentioned the purchase to somebody, so Abraham waited for the state fair at Des Moines, when one could travel from Prosperity to Des Moines and back again for little more than the usual price of a trip one way.

At Des Moines he bought the piece of steel of an obscure locksmith. At a hardware shop, in a different part of town, he bought a stout little vise and four files. He was troubled by a doubt whether three files would not have answered, the fourth being sheer waste; but one must take some chances.

Hiram Crane, notwithstanding he was the second richest man in Prosperity, was a fool in some respects. He kept the key to the inner compartment of his safe in the upper left-hand drawer of the old walnut writing-desk in his sitting-room, where almost anybody might finger it. Abraham had fingered it more than once. To get a couple of minutes alone in the sitting-room, and lay the key atop of his flat bit of steel and scratch its outlines with a knife-blade was the simplest thing in the world.

Filing the steel was more difficult. To do it in his small bedroom at Mrs. Mason's was out of the question. Mrs. Mason would be sure to hear him; or if he left a particle of steel dust she would be sure to find it. But diligent Abraham often spent his evenings in the tight little office at the rear of Crane's store. This industrious habit proved very convenient now. Carefully locking the door and fastening down the window-shade so nobody could peek, he put a piece of cloth on the edge of the desk so the clamp of the vise would leave no mark, and cut a sheet of paper to fit about the vise's base and catch all the filings. Even then he filed as gently as possible, to make little noise; pausing now and then to listen.

At length he had a perfect duplicate of Mr. Crane's key. He then threw his vise and four worn files into the river, rowing two miles downstream of a moonless evening for that purpose, and slipping the articles softly into the water in different places.

Next, with a windowpane and four narrow strips of oak, Abraham made a firm little glass shelf which he could attach to the desk and remove at will.

In the small, tight office at the rear of the store stood a big, old-fashioned iron safe. It was used mainly to protect the store's books and papers from fire. For many years Abraham had possessed the combination of the ponderous outer door, and since Mr. Crane was house-bound by rheumatism he was the only person who ever opened it. But built into the upper right-hand corner of the safe was a steel receptacle, a foot and a half square, in which Mr. Crane kept his private papers. This primitive strong-box was opened with a mere key—that very key which Mr. Crane guarded with such silly laxness.

Assuring himself that the door was fast and the old blue window-shade pulled snugly down, Abraham opened the safe, applied his duplicate key and unlocked the strong-box. This operation always gave him an odd sensation of power and satisfaction—as though he were secretly looking straight into the vitals of the second largest fortune in town. From the stack of neatly-folded papers within he deftly detached one and examined it with the warm, inner pleasure of the artist. He had handled it many times, yet he would have bet anything that no one could tell, even with a microscope, that the red ribbon had ever been untied, or that a single particle of dust had been disturbed. This document was indorsed—in large, clear, uniform, but slightly shaky characters—with the single word "Will."

It was written on foolscap which, as every one knows, is quite opaque. If Abraham placed the written sheet on the desk and laid a blank sheet of foolscap on top of it he could not see the writing at all. But if he placed the written sheet, covered by a blank sheet, on his detachable glass shelf, then took the shaded electric bulb from the hook above the desk, inverted it and held it between his knees underneath the shelf a strong light would come up through the glass. Thus he could see the writing through his blank sheet very plainly, and by carefully tracing the writing, with ink of the same color, he could make a counterfeit of the written sheet as easily as though both sheets had been of the most transparent tissue-paper.

This bald statement, however, hardly does Abraham justice. That little contrivance of a sheet of glass, held in a frame and strongly lighted from beneath, did not come to him out of hand, by any means. It was the fruit of much patient thought and many experiments. The mere matter of getting blank foolscap exactly like that used by Mr. Crane, water-mark and all, had cost him five diligent weeks. Nor was the affair of tracing Mr. Crane's large, characteristic writing as easy as it sounds. Sometimes the pen would slip a little; or, on a heavy stroke, shed too much ink. Again and again, after Abraham had toilfully traced nearly a whole sheet, some slight imperfection would appear and he would have to do it all over again.

Tonight, however, he was lucky. He traced the whole of sheet number four and, on repeated examinations, could find no flaw. That left only one sheet—the fifth one, which, on account of the signatures of the witnesses, would be most difficult of all. Yet Abraham, seeing the end of his labors so near, was elated.

It was only half-past eight when he left the store. The evening was fine and Abraham's spirits, with the strong consciousness of achievement, arose to it. In that after-harvest season many of the stores kept open until nine o'clock. Main Street, therefore, was well lighted. To Abraham it seemed refulgent. The arc lamps over the street crossings shed a radiance that subtly intoxicated. The brick pavement—a new improvement, of which Prosperity was justly proud—all clean and even with beautiful stone gutters and fine white cement sidewalks, fairly lavished a metropolitan atmosphere. Two-thirds of the buildings were of brick, with broad plate-glass windows. One of them—the First National Bank block—was four stories high. Up there in the Masonic Lodge room the Prosperity Silver Cornet Band was practicing and shedding down—albeit somewhat disjointedly—the gay, inspiriting soul of music. People were passing along, going in and out of the stores. A bevy of high-school girls issued tumultuously from Falkenburg's Ice-Cream Parlors. The pretty, rosy, noisy creatures contributed a note which was as essential as the lights and music if a young man were to extract from the scene—as happy Abraham did—the delicious promise of his heart's desire.

Not, of course, that he had succeeded. Much remained to be done. He was as yet only the humble, diligent manager of Mr. Crane's store at thirteen dollars a week. The store itself was third-class. Even more than the old, story-and-a-half frame building, the stock of goods naïvely belonged to a primitive village state—some clothing on one side; some boots, shoes, guns and fishing-tackle on the other. But Hiram Crane had long since outgrown the store even more than Prosperity had. Everybody knew he was the largest stockholder in the First National Bank, and one of the largest in the Consolidated Creameries Company. If a man worth two hundred thousand chose to keep a little old village store, and to live in a ramshackle frame house, that was merely an amiable eccentricity.

To Abraham, even as to Mr. Crane, the little store was only an incident. What strongly buoyed him up was the secret sense that he had constructed a strong pipe-line from himself straight to the interior of the second richest man in town. And he was only twenty-seven. Thirteen years before—when he entered Mr. Crane's employ as assistant delivery boy—he had been little better than a waif and beggar.

The next evening Abraham was unable to carry forward his improvements upon Mr. Crane's last will and testament. It was Thursday, when the regular weekly choir practice occurred. In spite of the warmth of the September evening, Abraham appeared in the fine black frock coat, white vest, light-striped trousers, patent-leather shoes and derby hat that connoted Sunday as plainly as church bells do. In this handsome dress he made a fine figure of a man—especially when he threw back his shoulders, held up his chin and poured forth a vigorous and by no means unmusical tenor. He was smooth-shaven, except for a little strip of close-cropped whisker in front of each ear. His nose was so big that malicious persons said it belonged to his given name, instead of to his English surname. His complexion was muddy; his eyes small and of a dull, watery blue

In this choir—said young, pretty, flirting Mrs. Billy Gilchrist—Miss Alice Jethrow was the soprano, and Miss Lavina Crane the soprano emeritus. Lavina's voice, like her homely person, was flat, thin and quavering Many young ladies besides Mrs. Billy Gilchrist knew from the records that she was thirty-six, instead of twenty-six as she alleged. Of late, however, her scant, sandy hair had become abundant, her hats notably youthful. What inferences an empty-headed, gossiping, giggling choir would draw from poor Lavina's false puffs and frizzes and Abraham's fine frock coat and shiny shoes—together with some melting glances, chance meetings of the hand and spinsterly blushes—need not be described.

After choir practice Abraham walked home with Lavina—or as far as the garden gate, for he never called at Mr. Crane's except on business. His humble origin, laborious, ill-paid avocation and slender fortune would be sure to prejudice Mr. Crane against him in a certain connection—as he had many times explained to Lavina, while she palpitated with sympathy. He must prove his worth, he said, before he could expect to receive so great a prize; his ambition was to buy out the little store. Frugality was the weapon wherewith he would win his lady. Often and often, he told Lavina, he dined on nothing but crackers and cheese. Sometimes, with maidenly daring, she smuggled pies and jelly to him.

Beside the garden gate, in the shade of the hedge, Abraham held her lean hand in his moist palm; told her, low and gently in his good tenor, that she was his angel; put his strong right arm around her bony waist, shut his eyes tight and kissed her.

Lavina fled into the house by the side door. She was no exception to the rule that high states of feeling crave expression. In the parlor—lighted only by the moon, which did not disclose the black horsehair furniture, the waxwork wreaths on the wall and the generally-dismal character of the apartment—she sat down to the cottage organ and poured forth her joy by singing the gospel hymns, Pull for the Shore, Sailor; Onward, Christian Soldiers, and Hold the Fort, in her thin, quavering soprano.

Hiram Crane was sitting all alone in his wheelchair on the front porch. In spite of the warmth of the evening he

Tonight, However, He Was Lucky

had a light shawl over his big, gaunt shoulders. His bony, chalk-white face was framed in white hair and a short beard. His gnarled hands lay in his lap. He could, by a painful effort, raise the left one as far as his mouth; but the right arm and his two legs might as well have been carved of wood.

He and Lavina did not understand each other very well. Before his rheumatism got bad, in fact, he had more than once favored her with his opinion that she was a fool. The wheezing of the cottage organ and Lavina's thin, straining voice vexed his ear, so that he frowned a little. In other days he would have mentioned his vexation—that is, he would have bawled: "Lavina! Shut up!" But not now. Now, merely the ghost of a grim little smile showed in his deep eyes. This business of waiting for the rheumatism to reach one's heart was tedious all around, to say the best of it; everybody, himself included, must exercise some patience. Such was the meaning of the grim little smile.

Patiently shaking off the annoying sounds he turned his head again to look after a woman and a child who were going down the gentle, grassy, moonlit slope at the right toward a small house in whose windows cheerful light shone. The voices of children sounded gayly down there; he could hear them calling to the woman and child who had just left him.

His son Milton lived in the cottage. Milt wasn't, perhaps, much of a success. He liked what Hiram, before the rheumatism got bad, contemptuously called puttering; fussing around the garden with things that wouldn't grow in that climate, or over various contraptions that he was going to invent something or other out of, but never did.

Yet, comparatively speaking, Milt's success was dazzling. A thousand times, perhaps, Hiram had given him up in rage or despair; once, as everybody knew, had let him lie in the town lockup three days. Even after Milt's marriage with Josie there had been a couple of awful relapses. But for ten years now Milt had been straight as a string. Even if he only puttered, that was a great success—especially for Josie and the children. The old man demanded less, nowadays. The happy voices down there seemed to him success enough. They were the sounds he liked best to hear—in this tedious business of waiting for the rheumatism to get to his heart.

II

IT WAS not until the day before Thanksgiving that Hiram got the tedious business over with. There were the preparations for the funeral; the darkened holiday; the funeral itself; then the reading of the will on Saturday. Sunday—the three children being at Sunday-school—Milton and Josie sat alone before the base-burner in the cottage parlor. So far they had said scarcely anything, and they were still rather dazed.

Josie, especially, couldn't understand it. These last years the old man had seemed to love them much in his grim way; herself and the children particularly he had seemed always to want near him. When the end finally came he appeared afraid; and it had been to her firm hands that he clung. Yet all the while, it seemed, he had been holding a harsh, cruel judgment against them in his heart. She couldn't understand it.

Milton stared at the fire—a heavy, slow-moving man of forty, with a thick reddish beard and rather blank blue eyes. For years he had known that it would have been better if his father had let him go away to a scientific school as he had wanted to do. Of course, he had given Hiram plenty of reason to be hard with him; he didn't think of denying that. He supposed, for years, all that had been forgotten; but it now appeared that it had not been forgotten.

"Of course, it was his money, Josie," he said. "He made it. He had a right to do as he pleased with it. I'll keep my job at the bank. We'll get along. I wish he'd treated you and the children better. And I'm mighty sorry he didn't have any better opinion of me. It's kind of hard to be judged that way by my own father, but I suppose he had a right to judge as he saw fit."

Such was the radical defect of Milt's character, the basis of all his troubles, which Hiram could never understand—a constitutional inability to fight.

Sighing, Josie shook her head. She still couldn't understand how the man who had seemed to love them had judged them so harshly. At first, in fact, she was blankly incredulous; said there must be some mistake; the will couldn't be genuine. But Milton at once satisfied himself of that. It was in his father's own hand, he said, from beginning to end.

And so, practically, it was. Prudent Abraham, in counterfeiting the document, had simply transposed the bequest to Milton and the bequest to Lavina; so that Milton got the old house and a thousand dollars a year during his lifetime, while Lavina got the remainder of the estate.

With the same cautious policy Abraham waited until the estate was practically settled in January before he married Lavina. An important item in the estate consisted of six hundred and fifty shares of stock in the First National Bank, being somewhat over one-third of the total capital of that institution. Mr. Crane had been one of the bank's founders and a director in it from the beginning. At Lavina's request, the vacancy in the board, which was caused by her father's death, was left open until her marriage, when it was filled by the election of Abraham I. Tinney. The older directors welcomed young Abraham among them with considerable reluctance; but the holder of more than a third of the bank's capital was clearly entitled to a place on the board, and they took it for granted that young Abraham would be properly tractable in their experienced hands.

In this they were quite mistaken. Abraham immediately took a very lively interest in the bank's affairs, leaving the little old store almost entirely to his elder brother, Josiah—a poor yet dutiful creature who had long been completely under the domination of Abraham's superior mind.

Aside from Mr. Crane, the principal founder of the bank had been William B. Mulholland, its veteran president, a man whom the entire community highly respected. Mr. Mulholland was then in his seventieth year. At that age, very often, one's memory isn't so good as it was at forty; one may have grown used to taking it somewhat easy, letting subordinates look after details. With the highest respect for Mr. Mulholland, and a fairly filial regard for him, Abraham began asking the aged president anywhere from fifty to three hundred questions a day, as he delved into every corner of the bank's affairs. Why hadn't this been done rather than the other? Didn't this account need looking up, and wouldn't it be wise to reduce that loan? Above all, why were the Merchants' National and the Farmers' State Bank getting such and such business which it would obviously be profitable for the First National to have?

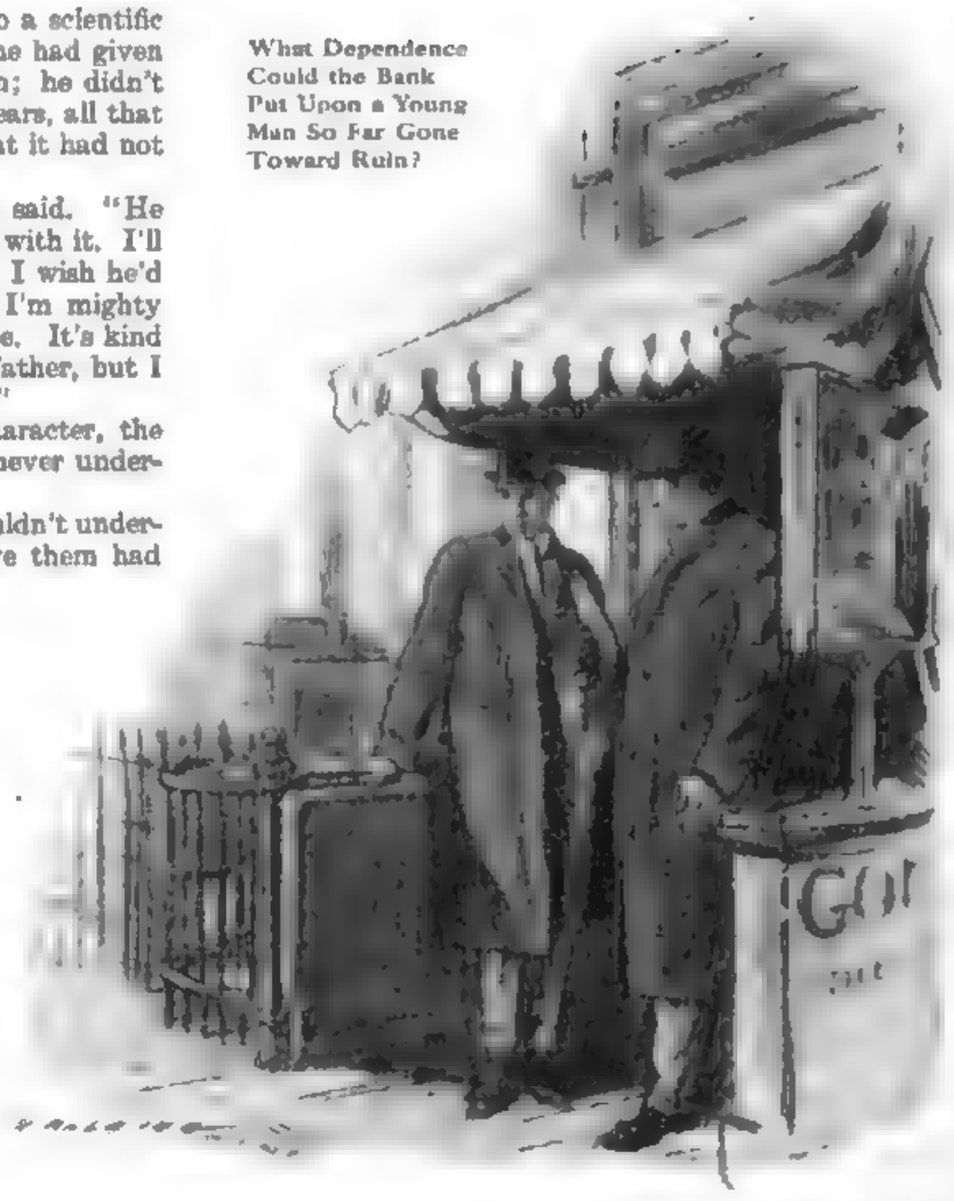
Abraham's ingenuity in discovering things to ask questions about seemed fairly infernal. Not that he was criticising Mr. Mulholland. He was merely seeking to make himself as useful as possible to the institution of which he was now a director. Nevertheless, not to answer all these questions was to confess—often before the whole board of directors—that the president hadn't been looking after the affairs of the bank as closely as a young and vigorous man might. Before midsummer—with the utmost deference—Abraham had the old gentleman at the verge of nervous prostration.

Abraham sympathized with him; declared Mr. Mulholland was working harder than a man of his years should, that he ought to have a young, vigorous vice-president to lighten his labors. Of course, Abraham himself was young and vigorous. There is a species of attack that would reduce Hercules to despair. The gnat and mosquito have the secret of it. It consists of an even, unremitting, everlasting nagging. At the bedeviled old president's instance, in August, Abraham was duly elected vice-president. Whereupon Mr. Mulholland breathed a deep sigh of relief, and accepted Abraham's affectionate suggestion that he ought to go off to the mountains in search of the recuperation that he sadly needed.

On the other hand, Abraham could be highly obliging. For example, Mulford, the lumber dealer, being so deeply in debt that his solvency was questionable, secretly gave his three principal creditors a chattel mortgage on his stock, with the understanding that the mortgage should not be recorded unless his affairs grew hopeless. Abraham learned of this, and not only at once notified Mr. Terhune, the rival lumber dealer, but assisted that gentleman to buy Mulford's stock of lumber, over night, for spot cash, at about sixty cents on the dollar. Notwithstanding the low price, this deal was greatly to Mulford's advantage, as he immediately ran away with the money, leaving his creditors in the lurch. It was greatly to Mr. Terhune's advantage, as it gave him a fine stock of lumber at little more than half-price and a monopoly of the business in Prosperity. Thus everybody benefited except Mulford's creditors, who, being far-away corporations, were entitled to little consideration. The creditors, of course, started legal proceedings against Mr. Terhune, but were not likely to gain anything thereby unless Abraham should be so unneighborly as to tell what he knew of the transaction. Now, Mr. Terhune was one of the five directors of the First National Bank

Another of the five directors was Colonel John P. Ihling, locally famous as a statesman and orator. Three separate terms he had been a member of Congress. With the local press it was a habit of thirty years' standing to discover that in higher political circles a movement was afoot to run Colonel Ihling for Governor, Senator, Vice-President of the United States, or whatever other office happened to be attracting attention. Every newspaper in the state had mentioned more than once that Colonel Ihling was a gentleman of the old school. In keeping with that character, his finances were in chronic disorder. Twenty-odd years before Colonel Ihling, being then attorney for the bank, being also in a temporary burst of glory as candidate for the United States Senate, had been elected one of the bank's directors. To qualify, he had bought fifty shares of the stock with borrowed money. For ten years now the bank itself had been carrying this loan, the fifty shares of bank stock being attached to the note as collateral. In his rummaging through the bank's affairs Abraham had early discovered this fact.

To Mr. Mulholland and to Mr. Crane the colonel was an old and distinguished neighbor. To them, moreover, he was a kind of local institution which they felt patriotically bound to support. They would have carried the colonel's note and let him remain a director of the bank until doomsday. But Abraham was under no such sentimental disability. President Mulholland had been out of



What Dependence Could the Bank Put Upon a Young Man So Far Gone Toward Ruin?

To Oppose Him Was Like Braving the Shoreless Sea

town ten days when Abraham instructed the office boy to telephone Colonel Ihling that Vice-President Tinney wished to see him at the bank immediately.

With the flight of years, while the colonel's girth had increased and his flowing locks and mustache had changed from dark brown to bright silver, his dignity had developed into a harmless pomposity. He had his own opinion of young Abey Tinney—whom he well remembered, as he frequently remarked, when he didn't have a second shirt to his back. Nevertheless, Tinney was temporarily the chief officer of the bank. Imagining some crisis in the bank's affairs which demanded his veteran hand, the colonel put on his white sombrero hat, touched up his flowing, picturesque cravat, stroked his long, silken mustache, tightened up his dignity a couple of notches, and set forth.

Mr. Tinney was sitting in President Mulholland's room. The colonel's ancient "demand" note, with the bank stock attached, lay on the table. Abraham picked up this note as though it were a rag, fixed the colonel with two small, cold, pale-blue eyes, and said, as one might address a recalcitrant office boy, "When you going to take up this note, Ihling? The bank's been lugging it ten years. That's long enough. I want you to take it up today."

The colonel was speechless. If the obsequious old colored janitor at his office had suddenly slapped his face he could not have been more paralyzed.

"If you don't take up the note by the time the bank closes," said Abraham in the same icy manner, "I'll protest it, advertise the collateral and have it sold at public auction."

The colonel so far recovered his faculties as to explode in language. But the upshot of this scene was that the colonel—his hand so trembling with rage that he could scarcely hold a pen—then and there wrote his resignation as a director of the First National. He addressed the resignation to President Mulholland, to whom also he addressed the envelope in which he sealed it. Either himself or A. I. Tinney—upon whom he bestowed such epithets as upstart, beggar and puppy—should sever all connection with the bank. He would leave it to President Mulholland and the board of directors to say which it should be. He stumped out of the bank, boiling, and spent all the rest of the day venting his feelings.

Not so Abraham. He immediately telephoned to Director Terhune and Director Maxfield, who was general manager of Consolidated Creameries. These two and Abraham constituted the board, now that President Mulholland was out of town and Colonel Ihling had resigned. Mr. Terhune, as we have seen, had the strongest motives for obliging Abraham. Mr. Maxfield was a very cautious person who could usually be counted upon to go along with the majority. Mrs. Tinney, moreover, was a large stockholder in Consolidated Creameries. As acting president of the bank, Abraham had no scruples about opening the envelope which Colonel Ihling had directed to the president. As soon as the two other directors arrived, therefore, he convened a meeting of the board, laid the colonel's resignation before them and moved that it be immediately accepted. Maxfield might have demurred; but he was taken completely by surprise. Moreover, Mr. Terhune seconded the motion, which settled it so far as Maxfield was concerned. Abraham then moved that they proceed to fill the vacancy which the colonel's resignation left in the board. He had a candidate for the place—none other than his brother, Josiah. Even Terhune might have stuck a bit at Josiah if he had had longer time to think it over. But his obligation to Abraham was great—especially as Abraham had not yet given his testimony in the Mulford affair. He seconded the nomination, and Maxfield would never be caught in a minority. Thus Josiah was elected.

This was a great boost for Josiah, who, before Mr. Crane's death, had been little more than a middle-aged delivery boy in Crane's third-class store, and a humble fetcher and carrier for Abraham. For Abraham it was a still greater boost, because it gave him, in effect, two out of the five directorships; while he had every reason to count upon Mr. Terhune's coöperation, and he did not think Maxfield was likely to stand out very stiffly against a really aggressive person. He felt quite securely seated in the saddle.

He could not be the whole bank; could not even know, at first hand, all that went on in the bank. But he made arrangements to know at second hand. The younger of the two bookkeepers was Frank Cox, the son of an estimable but indigent widow; himself a rather estimable young man of twenty-four, fairly intelligent, tolerably industrious, without conspicuous merit or conspicuous fault. A foible, however, he had. Before the demise of his father—a surveyor—the family had been in tolerably comfortable circumstances. Indeed, Frank was in his first year at college when, at Mr. Cox's death, the rôle of breadwinner suddenly devolved upon him. Helping to support a mother and sister naturally imposes strict limitations upon a young man who earns only sixty dollars a month. Frank accepted the limitations, yet a flavor of his lost paradise haunted him. He could hardly help, once a month or so, gathering with some of his more fortunate fellows for an evening of academic sociability. To be exact, they met in the Edelweiss Gardens, which consisted of a barroom with four billiard tables in it, where they played pool and drank a little beer—exercises which embodied the most precious memories of their college days.

This was Frank's error. Abraham chanced to hear of it. One evening, peeking in at the side door of the Edelweiss, as he had bootlessly done half a dozen other evenings, he was gladdened to see young Cox standing a little back from the bar with three other young fellows of whom, evidently, he was taking leave. Mr. Tinney stepped in

(Continued on Page 87)

THE VARMINT

By OWEN JOHNSON

ILLUSTRATED BY F. R. GRUGER

IV

THE spell was still on Stover as he stumbled over the resounding steps of Foundation House. But, twenty feet from the door, the spirit of irreverence overtook him. Then, at the thought of the waiting Butsey, he began to pipe forth voluminously the martial strains of Marching Through Georgia, kicking enormous pebbles victoriously before him.

Butsey White, sitting on the doorstep of Laloo's, gazed at him from the depths of a steaming frankfurter sandwich.

"Well, you look cheerful," he said in surprise.

"Why not?"

"How was he?"

"Gentle as a kitten."

"Come off! Were you scared?"

"Scared! Lord, no! I enjoyed myself."

"You're a cheerful liar, you are. What did he say to you?"

"Hoped I'd enjoy the place and all that sort of thing. And—oh, yes, he spoke about you."

"He did, did he?" said Butsey, precipitately leaving the frankfurter sandwich.

"He hoped I'd have a good influence on you," said Stover, whose imagination had been too long confined.

Butsey rose wrathfully, but the answer he intended could not be made, for, reckoning on his host, he was already in his third frankfurter, and there was the Jigger Shop yet to be visited.

"Dink, if you ever have to tell the truth," he said, "it'll kill you. Come in and meet Mr. Laloo."

Mr. Laloo was leaning gratefully on the counter—as, indeed, he was always leaning against something—his legs crossed, lazily plying the afternoon toothpick.

"Laloo, shake hands with my friend Mr. Stover," said Butsey White professionally. "Mr. Stover's heard about your hot dogs, way out in California."

Laloo transferred the toothpick and gave Stover his hand in a tired, unenthusiastic way.

"Well, now, they do be pretty good hot dogs," he drawled out. "Suppose you want one?" He looked at Stover in sleepy reproachfulness, and then slid around the counter in the shortest parabola possible.

"Pick him out a nice young Pomeranian," said Butsey, peering into the steaming tin.

Laloo forked a frankfurter, selected a roll and looked expectantly at Stover.

"What's the matter?" said Dink, mystified.

Macnooder With His Arm on Stover's Shoulder, the Tennessee Shad on the Other Side

"Mustard or no mustard?" Butsey said in explanation. "He likes to talk, but the doctor won't let him."

"I'll have all that's coming to me," said Dink loudly.

A second later his teeth had sunk into the odorous mass. He shut his eyes, gazed seraphically at the smooty ceiling and winked at Butsey.

"Umm!" said Butsey.

"Umm! Umm!"

"Isn't he the fancy young dog-catcher?"

"Well, I should rather!" said Dink, lost in the vapors. "I say, have another?"

"Thanks, old chap, but I had a couple while you were chucking the Doctor under the chin," said Butsey glibly. "Save up now; we've got a couple more places to visit."

"How much?" said Dink.

Laloo, who was reclining against the nearest wall, elevated four fingers and gazed out the window.

"Four!" said Stover.

"One and three."

"Three!" said Butsey in feigned surprise. "Oh, I didn't eat three—well, I never; what do you think of that?"

Dink rubbed his ear thoughtfully, looked hard at Butsey and paid. Laloo followed them to the door, leaned against the jamb and gazed down the road.

"Now for Bill Appleby's," said Butsey cheerily. "He's rolling—rolling in wealth. We'll go in later for lamps and crockery and all that sort of thing. I thought we might sort of wash down the hot dogs before we go up to the Jigger Shop—eh, what?"

In Appleby's general merchandise store Stover gravely shook hands with a quick, businesslike little man with a Western mustache, a Down-East twang and a general air of being on the trigger.

"Well, Bill, how's business?" said Butsey affably, nudging Stover.

"It's bad, boys, it's bad," said Bill.

"Bad, you old robber," said Butsey; "why, that little iron safe of yours is just cracking open with coin. How's the rootbeer today?"

"It's very nice, Mr. White. Just come in."

"Yes, it did! Bet it came in with the Ark," said Butsey, to Stover's great admiration. "Well, are you going to set us up to a couple of bottles, or have we got to pay for it?"

"We've got some very fine Turkish paste, Mr. White," said Bill, producing the rootbeer.

"Well?" said Butsey, looking at Stover.

"Sure!"

"I'd like to show you some of our new crockery sets, Mr. Stover," said Appleby softly. "Just come in this morning. Want a student's lamp?"

"No time now, Bill," said Butsey, hastily consulting the clock. "See you later."

Other groups came in; Appleby moved away. Stover, quenching the hot dogs in rootbeer, heard again the opening salutations:

"Well, Bill, how's business?"

"It's bad, Mr. Parsons. It's bad."

"Well, Bill, ta-ta," said Butsey, as they moved off. "Seen Doc Macnooder this morning?"

"No, Mr. White, I haven't saw him today."

"Always make him answer that," said Butsey chuckling, "and always ask him about business. We all do. It's e-tiquette. There's Firmin's," he said, with a wave of his hand—"post-office, country store, boots and shoes and all that sort of thing. And here's the Jigger Shop!"

Stover had no need of the explanation. Before a one-story, glass-fronted structure a swarm of boys of all ages, sizes and colors clustered on steps and railings, or perched

on posts and backs of chairs, all ravenously attacking the jigger to the hungry clink of the spoon against the glass. They elbowed their way in through the joyous, buzzing mass to where, by the counter, Al, watchdog of the jigger, scooped out the fresh strawberry ice cream and gathered in the nickels that went before. At the moment of their arrival Al was in what might be termed a defensive formation. One elbow was leaning on the counter, one hand caressed the heavy, drooping mustache, one ear listened to the promises of a ravenous, impecunious group, but the long pointer nose and the financial eyes were dreamily fixed on the group without.

"Gee, did you ever see such an eye?" said Butsey, who had reasons of his own for quailing before it. "It's almost up to the Doctor's. You can't fool him -not for a minute. Talk about Pierpont Morgan! Why, he knows the whole blooming lot of us, just what we're worth. Why, that eye of his could put a hole right through any pocket. Watch him when he spots me." Pushing forward he exclaimed: "Hello, Al; glad to see me?"

Al turned slowly, fastening his glance on him with stony intentness.

"Don't bother me, you Butsey," he said shortly.

"Al, I've sort of set my sweet tooth on these strawberry jiggers of yours."

The guardian of the jigger made a half motion in the air, as though to brush away an imaginary fly.

"Two nice, creamy, double strawberry jiggers, Al."

Al's eyes drooped wearily.

"My friend, Mr. Vanastorbilt Stover, here's setting up," said Butsey in conciliating accents.

The eyes opened and fastened on Stover, who advanced saying:

"That goes."

"Ring a couple of dimes down, Astorbilt," said Butsey. "Al's very fond of music."

"Give me change for that," said Stover, rising to the occasion with a five-dollar bill

"And, for the love of Mike, hustle 'em," said Butsey White. "I've only got a second."

The shop began to empty rapidly as the hour of the two-o'clock recitation neared. Stover gazed into the pink, fruity depths of his first strawberry jigger, inserted his spoon gingerly and took a nibble. Then he drew a long, contented breath, gazed into the land of dreams, and gave himself up to the delights of a new, of an incomparable sensation. Butsey White, gobbling against time, flung out occasional, full-mouthed phrases:

"Got to run—'xcuse us—jemima! Isn't it the stuff! —see you at three—better bring some back in box—don't tell any one, though—especially the Coffee-colored Angel."

Across the fields the bell suddenly, impatiently, brutally clanged out. With a last convulsive gulp Butsey White finished his glass and burst from the shop in the helter-skelter company of the last laggards. Stover, left alone, looked inquiringly at Al.

"Recitation," said Al. "They've got a two-twenty sprint before the bell stops. We're out of hours, now, except for the Upper House."

"Meaning me?" said Stover, rising.

"Sit where you are," said Al. "You're all right for today. Where do you hang out?"

"Green House," said Dink, who, beginning to feel hungry, ordered another jigger and selected a chocolate éclair.

"You're not rooming with Butsey White?"

"The same."

"You are?" said Al pityingly. "Well, just let me give you one word of advice, young fellow. Sew your shirt to your back, or he'll have it off while you're getting into your coat."

"I wasn't born yesterday," said Dink impudently, gesturing with his spoon. "And I rather fancy I'm a pretty cute little proposition myself."

"So!"

"If any of these smart Alecs can get the best of me," said Dink grandiloquently, egged on by the other's tone of disbelief, "he'll have to get up pretty early in the morning!"

"You're pretty slick?"

"As slick as they make 'em."

"Say, bub," said Al, with his dreamy drawl, "is this the line of talk you've been putting out to that bunch of Indians down in the Green?"

"Oh, I'll put it out."

"Say, you're going to have a wonderful time here!"

"Watch me," said Dink, cocking his head; but with less confidence than when he had announced his intentions on the stage-coach.

"Young fellow," said Al, leaning back and looking at him from under his eyelids, "you're in wrong. You don't know what you've come to. Why, there's a bunch of young stock-jobbers around here that would make a Wall Street bunco-steerer take to raising chickens! Slick? Why, some of 'em are so slick that when they come in I lock the cash drawer and stuff cotton in my ears."

"Bring 'em on," said Dink disdainfully.

At this moment there was a loud flop by the window in the rear, and the Tennessee Shad rose slowly from the floor. At the same moment Doc Macnooder, ambling innocently by on the farther sidewalk, turned, dashed across the street, bounded into the shop and, returning to the door, carefully surveyed the approaches.

"All clear," said the Tennessee Shad from the window.

"All's well on the Rappahannock," returned the scout at the door.

Macnooder, with a well-executed double shuffle, and the Tennessee Shad, with a stiff-jointed lope of his bony body, advanced and shook hands.

"Al, we come not to take your hard-earned money, but do you good," said Macnooder as usual, genially shaking an imaginary hand.

The Tennessee Shad camped on the back of a chair, drew up his thin, long legs, laid one bony finger against a bony nose and looked expectantly at Macnooder.

Meanwhile Al, without turning his back, carefully moved over to the glass counter that sheltered appetizing trays of éclairs, plum cake and cream puffs and, whistling a melancholy note, locked the door, scanned the counter, and placed a foot on the cover of the jigger tub.

Doc Macnooder, whose round bullet head and little rhinoceros eyes had followed the hostile preparation, said sorrowfully:

"Al-bert, your conduct grieves us."

"Go ahead, now," said Al in a tired voice.

"Go ahead?" said Macnooder, looking in surprise at the equally impassive Tennessee Shad.

"What's the flimflam today?"

"Al," said Macnooder, in his most persuasive tones, "you wrong me. My motives are honorable. At four o'clock this very afternoon Turkey Reiter will proceed to cash a check and settle for a fountain pen, a pair of suspenders and a razor I sold him. Just trust me till then—will you?"

"Nothing doing," said Al.

"Honor bright, Al!"

"No use."

"You must trust me till then."

Al, with a patent clipper, began to pare his nails.

"Al!"

"What?"

"Won't you trust me?"

"Don't make me laugh!"

"Al's right, Doc," said the Tennessee Shad.

"Why, Some of 'Em are So Slick That When They Come in I Lock the Cash Drawer and Stuff Cotton in My Ears"

"Not on your life," said Macnooder indignantly. "This coat's brand-new, worth thirty dollars."

Al, suddenly shifting, leaned forward, both elbows on the counter, and studied the coat with a reminiscent air.

"Oh, put it up," said the Tennessee Shad

"Never. I've got associations about this coat and, besides, I've got to make a swell call in Princeton tomorrow."

"What's the diff?" said the Tennessee Shad, yawning. "It's only a couple of hours; and you know you said you were going to clean off the whole slate with Al, sure as Turkey boned up."

Macnooder seemed to hesitate.

"It's idiotic to put up a real, high-life coat for a couple of jiggers."

"Hurry up; I'm hungry."

"Stop," said Al, drawing back satisfied. "I wouldn't bother about that coat if I were you."

"Why not?" exclaimed the two partners.

"'Cause I remember that coat gag now," said Al with a far-off look. "I bit once—way back in '89. It's a good game, specially when the real owner comes ramping in the next day"

"What do you mean?" said Doc Macnooder indignantly.

"I mean that it don't button, you young pirate," said Al scornfully, but without malice. "When you try anything as slick as that again you want to be sure the real owner ain't been around. That coat belongs to Lovely Mead."

Doc Macnooder looked at the Tennessee Shad.

"Have we really got to pay for them?" he asked.

"Looks that way."

"Oh, well," said Doc, slapping down a quarter, "fill 'em up."

Al heaped up the glasses, adding an appreciative extra dab with the magnanimity of the victor, and said:

"Say, you boys want to rub up a little. Here's Stover, over there, just come. He's about your size."

The Tennessee Shad and Doc Macnooder about-faced and stared at Stover, who all the while had remained in quiet obscurity, dangling his legs over the counter.

"Just come, Stover?" said Macnooder at last.

"Yes, sir."

"On the noon stage?"

"Yes, sir."

"What form?"

"Second, sir."

"Why, shake, then, brother," said the Tennessee Shad, offering his hand. "Shake hands with Doc Macnooder."

Doc Macnooder grasped his hand with extra cordiality, saying:

"What house?"

"Green House, sir," said Stover, awed by the sight of a 'varsity jersey. "I'm rooming with—with Mr. White."

"What'll you have?"

"I beg pardon."

"What'll you have?"

"Why," said Stover, quite taken back by the offer, "I think it's up to me, sir."

"Rats!" said Macnooder. "If you've been in tow of Butsey, I'll bet you've been paying out all day. Butsey White's a low-down, white-livered cuss, who'd take advantage of a freshman. Step up."

"I'll have another one of these," said Stover gratefully, feeling his heart warm toward the unexpected friends.

"Bet Butsey's stuck you pretty hard," said the Tennessee Shad, nodding wisely. "He's just loaded with the spondulix, too."

Butsey Uttered a Shriek and Fell in Convulsions on the Bed

"Well, he did sort of impose on me," said Stover, thinking of the frankfurters at Laloo's

"It's a shame," said Macnooder. "Here, Al, make that a triple. Don't think we're all like that, though."

Al, listening, was sorely puzzled at this sudden cordiality, knowing of old the firm of Doc Macnooder and the Tennessee Shad.

"I say, let me set up for éclairs, or something," said Stover, exceedingly moved.

"Not a cent," said Macnooder firmly.

"I hope Butsey hasn't been steering you around to Firmin's and Appleby's for crockery and all that sort of thing," said the Tennessee Shad, with a look that at once convinced Stover of his roommate's criminal complicity.

"Why, he was going to do that after this recitation."

"He was, was he?" said Doc. "Think of that! He's going to stick you for everything first hand."

"What can I do?"

"Do? Save half your chink, get everything second hand, the way we do."

Al, comprehending, leaned back and smiled.

"I'll bet he get's a rake-off," said Stover indignantly.

"I don't say that," said Macnooder, with the air of insinuating as much.

"I wish I knew the ropes."

"That's easy enough. Any one can tell you."

"I wish you fellows'd put me on."

"Glad to do it," said Macnooder, without enthusiasm. "Finish up and we'll fit you out in a jiffy."

When the three went shuffling down the street Al did an unusual, an unprecedented thing. He actually made the turn of the counter and stationed himself at the door, watching the group depart—Macnooder with his arm on Stover's shoulder, the Tennessee Shad on the other side.

When they disappeared beyond Bill Orum the cobbler's, in the direction of the Dickinson, he said slowly in profound admiration:

"Well, I'll be jiggered! If those body-snatchers don't get electrocuted they'll own Fifth Avenue!"

V

"COME up to my room and we'll see what's on hand," said Doc, entering the Dickinson. "Too bad you're stuck down in the Green—no house spirit there—you must get in with us next year."

"Doc's a great fellow," said the Tennessee Shad, as Macnooder went quickly ahead, "a great business man. He's a sort of clearing house for the whole school. Say, he's taken a regular fancy to you."

"What did he get his 'L' for?" said Stover, as the Tennessee Shad, to gain time, showed him the lower floor.

"Fullback on the eleven last fall. Here's the Triumphant Egghead's room. Isn't it a peach? They've got a good crowd here; you must be with them or us next year. Here's Turkey Reiter's and Butcher Stevens' quarters They're crackerjacks, too; on the eleven and the nine. Come on, now. We'll strike Doc. You know he studies medicine and all that sort of thing. Wait till I give the countersign. Doc's most particular."

Stover found himself in a den, a combination of drugstore, taxidermist's shop and general warehouse. All about the room were ranged an extraordinary array of bottles—green bottles that lurked under the bed, red, blue and white bottles that climbed the walls and crowded the mantelpiece, tops of bottles that peered out of half-opened boxes, all ticketed and mustered in regiments. From the ceiling a baby alligator swung on a wire, blinking at them horribly with shining glass eyes; a stuffed owl sat in one corner; while opposite, a muskrat peered into a crow's nest. The closet and all available floor space were heaped high with paper boxes and wooden cases, while over all were innumerable catalogues.

"Pretty fine, isn't it?" said the Tennessee Shad.

"It's wonderful," said Stover, not quite at ease.

"It's not bad," said Doc "I'd like to have a nice, white skeleton over there in that corner; but they're hard to get nowadays. Now let's get down to business. Sit down."

Stover took the only chair; the Tennessee Shad curled up languidly on the bed after brushing aside the débris; while Macnooder, perched on a drygoods box, poised a pencil over a pad of paper

"You want a crockery set, first; a student lamp, and an oil can to keep your oil in."

"Especially the can," said the Tennessee Shad gravely "Better get a padlock with it, or the whole Green House will be stealing from you."

"I don't know whether I have a can on hand," said Macnooder anxiously. "But here's a lamp."

He placed a rather battered affair in the middle of the floor, saying:

"It's a little squee-geed, but you don't care about looks They ask you all kinds of prices for them when they're new; but you can have this for two-twenty-five. There's a bite out of the shade, but you can turn that side to the wall. They're rather hard to get second hand."

"All right," said Stover.

"Better light it up first," said the Tennessee Shad professionally.

"That's businesslike," said Macnooder, who lit a match and, after an unsuccessful attempt, said: "There's no oil in it. Still, if Stover wants ——"

"Never mind that," said Stover loudly, to show his confidence

"Now for the toilet set."

"Say, how about the can?"

"Oh, the can. Let me look," said Macnooder, disappearing among the packing-boxes in the closet

"You want that," said the Tennessee Shad confidentially.

"Hope he's got one," said Stover.

Macnooder reappeared with an ordinary kerosene can and a padlock, announcing.

"This is the only one I've got on hand. It's my own."

"Let him have it," said the Tennessee Shad. "No one can get in here; you're always locked and bolted."

Macnooder hesitated.

"How does it work?" said Stover, interested.

"The spigot is plugged up and the top cover is padlocked to the side. See? Now no one can get it. I don't particularly care about selling it, but if you want it take it at one-twenty-five."

"That's too much," said the Tennessee Shad. "One plunk's enough."

"You're paying cash?" said Macnooder, considering

"Sure!" said Stover.

"Well, call it one bone, then."

Stover looked gratefully at the Tennessee Shad, who winked at him to show him he was his friend.

"Now, about a crockery set," said Macnooder, scratching his head. "I've got two, plain and fancy, what we call a souvenir set—but you wouldn't understand that. I'll show you the regular kind."

"What's a souvenir set?" said Dink, mystified.

"Oh, it's a sort of school fad," said the Tennessee Shad, as Doc disappeared. "Every piece is different, collected from all sorts of places -swap 'em around like postage stamps, don't you know? We've got rather tired of the ordinary thing, you know."

"Say, that's a bully idea, isn't it?" said Dink, whose imagination was strongly appealed to.

"Some of the fellows have perfect beauts," said the Tennessee Shad, yawning; "got at hotels, and house parties, and all that sort of thing."

"Why, that beats hooking signs all hollow," said Dink, growing enthusiastic.

"I didn't know you'd be interested," said the Tennessee Shad carelessly. "Like to see one?"

"You bet I would"

"I say, Doc, old boy," said the Tennessee Shad; "bring out the souvenir set, too, will you, like a good fellow?"

"Wait till I get this out," said Macnooder, who, after much rummaging, puffed back with a blue-and-white set which he arranged on the floor.

"How's that appeal to you?" he said with a flourish of his hand. "Good condition, too; only the soap dish has a nick. You can have it for two-fifty."

But Dink had no eyes for the commonplace.

"Could I see the other," he said, "before I decide?"

Macnooder appeared loath to exert himself to no purpose.

"You wouldn't cotton to it, bub," he said.

"I'm not so sure about that," said the Tennessee Shad. "This chap's no bottle baby; he's more of a sport than you think. I'll bet you he's got a few swagger trophies, in the line of signs, himself"

"I've got two or three that might strike your fancy," said Dink with a reckless look.

"Come on, Doc, don't be so infernally lazy. You're the deuce of a salesman. Out with the crockery."

"What's the use?" said Doc half-heartedly, moving back into the litter of the closet.

"Don't get it unless you can afford it," said the Tennessee Shad in a friendly whisper.

When at length the souvenir set had been carefully displayed on the top of a box, cleared for the occasion, Stover beheld a green and white pitcher, rising like a pond lily from the depths of a red and white basin, while a lavender tooth mug, a blue cup and a pink soap dish gave the whole somewhat the effect of an aurora borealis.

The Tennessee Shad sprang up and examined each piece with a connoisseur's enthusiasm. The lavender tooth mug, especially, attracted his curiosity. He looked it over, handled it gingerly, holding it to the light.

"Don't think this is up to the rest," he said finally, looking at Doc. "It's cracked."

"Suppose it is!" said Doc scornfully. "Do you know whose that is? That was swiped out of the set of Brother Baldwin."

"No?"

"Fact. Last day of spring term, when he was giving a math exam."

"You don't say so!"

"What are the rest?" said Stover, wondering what sum could possibly compensate for such treasures.

"The rest are not so much; from the other houses, but they're good pieces. The water pitcher was traded by Cap Keefer, catcher of the nine, you know. But there's one article," said Doc, pointing melodramatically, "that's worth the whole lot. Only I'll have to put you under oath—both of you."

The Tennessee Shad, puzzled, looked hard at Macnooder and raised his right hand. Stover followed suit.

"That," said Macnooder, "came direct from Foundation House. That belonged to his Nibs himself!"

"Come off!" said the Tennessee Shad, not daring to look at Macnooder. "That's a bunco game."

"I didn't say it was swiped," said Macnooder indignantly. "Just give me a chance, will you? It was smashed up at the fire scare and thrown away with a lot of other things. Tough McCarty, down at the Green, I think, has got the slop jar."

"Excuses," said the Tennessee Shad. "I did think for a moment you were trying to impose on my young confidence. Gee! Just think of it! Cracky, what a prize! The Doctor himself—well—well! Say, I'd like to make a bid myself."

"It goes with the set," said Macnooder. "It ain't mine; I'm only getting the commission."

Stover, having caressed each article, drew a long breath and said falteringly:

"I suppose it comes pretty high?"

(Continued on Page 48)

"Cracky, What a Prize! Say, I'd Like to Make a Bid Myself"

THE FARMER AND HIS BANK

What Happens When Crop-Grower Turns Financier

By Charles Moreau Harger

ILLUSTRATION BY GAYLE P. HOSKINS

IOWA has 1365 banks, one for each 1830 of its population; Nebraska has 859, one for each 1740; Kansas has 991, one for each 1770; Oklahoma has 854, one for each 1740; the Dakotas have 1105, one for each 1060. Counting five persons to a family, there is in the Middle-West agricultural section, where are no large cities, a bank for each 350 families. In the 5174 banks of this group of states is deposited $842,000,000, including only individual deposits, time deposits and savings accounts. It is not unusual to find a bank in a hamlet with a population of 200—sometimes two of them. The town of 600 inhabitants without a bank is the exception; the little cities of 4000, with four or more each, are common. In one county two hundred miles west of Kansas City, where reside 25,000 persons—5000 families—are twenty banks, fourteen of them in towns of from 150 to 1000 population. In the country banks of this county the deposits aggregate $1,000,000 and the owners and depositors are largely farmers. One bank of $10,000 capital has sixty shareholders.

Ten years ago when a farmer sold a load of wheat he took the pay-check to the bank and drew the $25 in currency; now he deposits the check—which at present prices for grain amounts to $50—and adds it to his bank account. Formerly, also, when making a purchase he produced a greasy pocketbook and counted out the bills; now he takes from his pocket a soiled checkbook and fills the blanks with a stubby lead-pencil.

The other day a farmer bought of a neighbor a tract of land, agreeing to pay $18,400 for it, gave his check for $1000 and the contract was signed. A little later they met again and the buyer gave another check for the remaining $12,400. He then paid three dollars for making out the necessary papers—and this three dollars was all the actual money handled in the whole transaction.

Thus has the function of the country bank changed with the advent of agricultural prosperity. Banking was among the last of the new ideas to attract the farmer. For years he had looked upon the bank with awe, because it was to him so much assistance. Suddenly he woke up to his opportunities and became a banker himself.

Little Banks That are Profitable

THE first promoters met with little encouragement. "Why not take a few shares?" was asked a well-to-do stockman.

"Banks fail, and where would my money be then?"

"But if you own the bank you won't let it fail and the money will always be there earning you more. Besides, think of the convenience."

"Guess that's so," was the admission, and soon the farmer and his wife were referring proudly to "our bank."

To the farmer there is something smacking of financial independence in having an interest in a bank. He may own but one share, costing $100, but how much more it represents than the same amount invested in a good horse or a fat steer. This sentiment made the organization of country banks easy, and scattered them so rapidly that bank commissioners of the Western states have of late discouraged the institution of new concerns, believing that the business interests would be injured rather than helped by further expansion. Five years ago a group of farmers went to a city banker and asked his advice. "We are talking of starting a bank; do you think it will pay?"

"Depends on how much business you can get. What is the population of your town?"

"About two hundred."

"Well," was the cautious advice, "you can get, perhaps, $20,000 deposits—and it takes $25,000 to earn enough to pay for a manager and running expenses."

They started the bank; today it has $70,000 deposits and has paid ten to twelve per cent annual dividends from the beginning.

Nothing has done more to lessen the nervousness of country depositors than the farmers' interest in banks. In one little town was a cashier who suddenly decamped. He took with him a few hundred dollars and left the bank without a manager. The farmer directors met, placed a penciled notice on the door, "This bank is closed for a few days. We will pay all depositors in full," and signed their names and the value of their property. The amount was ten times the deposits. Nobody worried, and when a week later the bank reopened there was no run.

How to reinvest the deposits has been the severest problem of the farmer banks. The skill of the trained city banker was lacking; conservatism was always present. Frequently there was little demand for loans in the immediate community and bank examiners have found instances where a bank with $100,000 in deposits had $90,000 of it in cash and sight exchange. When the crisis of 1907 swept the country many of the country banks had just begun to invest freely in commercial paper and short-term notes of Eastern manufactories and mercantile houses. For months afterward the offers of such investments were treated with contempt. Farm mortgages, notes secured by cattle and grain they understood, but not notes based on a few cars of eggs in a cold-storage house a thousand miles away.

The country banker with a farmer constituency is under much greater surveillance than his fellow-financier in the city. The depositors feel perfectly free to ask him where he is investing his surplus and to express opinions concerning his action. "Have you put any money in Wall Street?" asked a tanned wheat raiser, before he deposited his year's income. The banker was glad to say he had not—his Eastern correspondent was located on Broadway.

The farmer director attends every board meeting. Perhaps the three-dollar fee attracts somewhat, but the desire to know what is being done also counts. The policy of the bank must harmonize with the community needs. The farmer who wants to hold his wheat for higher price must be accommodated; the land deals must be financed. All this means a vast amount of money spread over the community, most of it with only the name of husband and wife to the note.

"The safest loan is that made to the homemaker," said one banker. "If the wife signs the note I feel sure it will be paid. She will find some way to meet the obligation."

For the privilege of doing all this there has been a sharp struggle. When the railway decides to build a branch line the bank promoters plan to establish themselves. To be the "First" national or state bank is worth something, according to their ideas. In one instance was a race half across the continent to file papers establishing this claim. One messenger rode by pony express sixty miles to catch the Overland flyer; the other hurried in another direction to intercept the Atlantic limited. The one reaching Washington first won the coveted title. In some of the new towns half a dozen banks have their signs displayed before as many stores are doing business. Of course the number rapidly dwindles until there is a living for those that remain. As the farmers move in comes a growing business, and the banker is the friend of every new settler. To him goes the immigrant with his deposit from the sale of his farm or store back East; in the back room of the bank are prepared the deeds and abstracts for the new purchases; from the banker is received the advice that leads to success in the new home.

Where the Farmers' Money Goes

NOWHERE does the banker come closer to his constituents than in the farming sections. The farmer crop-raiser needs a confidant, and he finds one in the man who keeps for him the savings of the year. Does a plan for feeding cattle appeal to him?—the banker will be consulted. "Go ahead, I'll help you," is the message, and the farmer enters on what may be a winter of hard work with little reward. Then he may need money with which to live until the next harvest, and again the banker aids him. When the crop is sold the income pays the note due the bank, and there is more advice as to what should be done with the balance.

It is a curious incident of the gain in Western prosperity that the man who makes money on the farm is not always able to invest it wisely. Except for the investment in land, which has during the past decade been extraordinarily profitable, the farmer financiers have been but moderately successful in placing their savings. They have bought and are buying stock in mines, patent rights and companies that return small or no dividends. When attention is turned to bonds, Government securities are the first suggestion. A farmer who had received a few thousand dollars from his wheat crop went to the manager of the bank in which he held a share of stock and wanted to rent a safety-deposit box. "I am going to put the money in currency and lock it up," he volunteered. "I want to know that it is safe."

"But why not invest it and get interest?" queried the banker. He went on to explain that there were many stocks and bonds that would be safe and yet yield good return.

"Why not buy Government bonds?" asked his customer.

"You would get less than two per cent at present prices and you can net five or six on farm mortgages. You know the land will stay and you may as well have something worth while in interest." In the end the farmer bought farm mortgages and the man who sold him the securities

(Concluded on Page 62)

THE SATURDAY EVENING POST

REG. U.S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY BY

THE CURTIS PUBLISHING COMPANY

421 TO 427 ARCH STREET

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.00 the Year. Five Cents the Copy of All Newsdealers
In Canada—By Subscription $1.50 the Year. Single copies, five cents.
Foreign Subscriptions: For Countries in the Postal Union, Single Subscriptions, $2.75. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, APRIL 16, 1910

The Cheap Grafter

EVERY fresh graft disclosure proves anew the amazing cheapness of the grafters. Some of the forty or fifty Pittsburgh councilmen who were bribed got as much as eighty-one dollars a head for their votes. From that the price shaded off to fifty dollars.

Touching stories are told of men in public positions of trust who yield to the temptation of a glittering bribe in order to meet some pressing financial need. Such cases there may be, but they are not typical. The typical bribe-taker is a poor little sneak thief, so pitifully void of character that he hasn't even the courage to ask a decent price for himself. In city councils and in state legislatures the big robberies of the public are usually accomplished by means of members who are so ready to sell themselves that they will accept anything that looks like money: a few twenty-dollar bills or a few fives—either will do.

Now, this is due also to a democratic, but utterly mistaken, notion—the notion that, in a representative government, the more representatives the people have the better; that every petty subdivision, such as the ward in the city, or the county in the state, must elect its own particular alderman or legislator, in order that local interests may be properly represented. This vicious cheapening of the representative office results in a lot of amazingly cheap representatives, each possessing very little responsibility.

The best-governed cities, on the whole, are those that have adopted the commission plan, electing only a few men and turning the government over to them. We expect that other state capitals will be fruitful sources of scandal until legislatures are reduced in *size* about nine-tenths.

The Office-Holding Business

RECENTLY Senator Aldrich mentioned three hundred million dollars as the sum that he could save the Federal Government annually if he were permitted to run it as economically as he knew how.

This does not refer to graft, but merely to waste arising from extravagant and incompetent administration. In greater or less degree this same waste appears in the governments of most cities and of most states. Altogether it makes a prodigious sum taken out of our pockets every year and thrown away. This sum is chargeable, in a measure, to that grand old democrat, Andrew Jackson.

Andrew believed that one man was as good as another—consequently, as much entitled to hold a Government job and enjoy the emoluments thereof. To an extension of this democratic, but entirely mistaken, idea much of the waste is due. In spite of civil-service reform, the notion that a Government office is a sort of snap that ought to be passed around, especially if control of the Government shifts from one party to the other, is still prevalent. Consequently, our governments are largely run by amateurs and incompetents. The term "professional office-holder" is one of reproach. But if office-holding—that is, conducting public business—were really a profession in this country, it would be much money in our pockets.

Cattlemen on Beef Prices

AT ITS recent convention in Fort Worth the Cattle-Raisers' Association earnestly considered the national problem of dear meat. To fatten a Texas steer, it was said, takes twenty-five hundred pounds of cottonseed hulls and a thousand pounds of cottonseed meal. Twenty years ago this amount of feed cost eleven dollars, or twenty-six per cent of the market value of the fat steer. Ten years ago the feed cost seventeen dollars, or thirty-six per cent of the steer's value. It now costs twenty-six dollars or forty-five per cent of the price of the steer. There are more cattle than ever in the country, but fewer in the feeding pens, because feed is so high. If more steers are fattened the demand for feed will increase, tending to enhance the price. Or if the price of feed and cotton fall the farmer will have less incentive to produce them.

The convention was not without hope, however, as to the perplexing matter of high prices. There are, said a speaker, "thousands of retail butchers in this country, selling one-half a beef or less each day, who must make sufficient profit on this small quantity to meet the large expense incident to city life. . . . The great problem before the American people is to devise ways and means for the producer to reach the consumer with the minimum cost of handling the product." Which requires coöperation if consumers are to get all the benefit of the minimum cost.

Borrowing Postal Savings Trouble

MOST of the worry over the postal savings-bank bill seems quite supererogatory—as, for instance, that it will drain localities of their capital if the Government keeps the deposits in its own hands; or if it redeposits the money in local banks or invests it in local securities it will be liable to loss through bank failures or poor judgment in picking out the securities; or if it deposits in the local banks those banks will send the money on to Wall Street during dull periods, to foster speculation.

Postal banks are intended to attract money that is not now deposited in any bank—that of foreigners who are used to Government banks at home and are suspicious of private concerns, and that in localities which now lack proper savings-bank facilities. To attract this money will, no doubt, be their chief function. If money that now reposes in a stocking were sent on to Washington the community would not be poorer in available capital. All the available money in the country is now deposited in local banks. It has been shown many times that the loss to bank depositors through failures amounts to only a minute fraction of one per cent. As a matter of fact, the Government, having complete supervision of the national banks, should have shown more confidence in them in the past by depositing without security, as everybody else does. And if a little of the money now in the banks should pass through the post-office and so back into the old channel there would be no more surplus funds to foster speculation with than before.

To most of the critics a perfect postal savings bill is like a good Indian—dead.

Arguments That Prove Too Much

WHENEVER a warm fight for prohibition comes up the arguments of the saloon interests resemble a dog in the nugatory act of chasing its own tail. They insist upon the vast economic importance of the liquor traffic—it employs so much labor, rents so many buildings, buys so much corn, hops and glassware. Ten thousand saloons, we read, spend at least a million dollars annually simply for laundering towels, aprons, jackets. If you close the saloons the innocent Chinese will be ruined.

We don't think that argument convinces any open-eyed person. Every such person knows too well that the liquor traffic, industrially considered, is a source of weakness rather than of strength. The industrial losses that flow from it far outweigh the gains. If a city lost three laundries and its poorhouse it would, on the net balance, be considerably ahead.

But lest this argument might convince somebody, the saloon interests promptly nullify it by declaring that prohibition does not in the least diminish the consumption of liquor. Consequently it cannot diminish the production; as many hands are employed, as much barley, glassware and cork is bought as before.

The simple fact is, of course, that there is no good argument in favor of the liquor traffic—any more than there is a good argument in favor of tuberculosis. The only question is how best to deal with it. That the surgery of prohibition is effective only where local sentiment strongly supports it seems to be the net result of experience at the present time.

Taxes and Reform

OCCASIONALLY personal property is assessed for taxation as the law says it shall be. This may happen among farmers whose horses and cows are in plain sight. Or it may happen to modest householders who cannot whisk the upright piano down cellar when the assessor appears. As to personalty in a more portable and concealable form, it happens when a man dies and his estate is scheduled in court. His widow and orphans then may have to pay in taxes a fourth or a third of the year's income, or even more. But that the great bulk of personal property, which the law says shall be taxed, is not taxed, everybody knows. Result, the unlucky portion which the assessor does find pays more than it should. To tax certain forms of personal property according to law, in certain states, would amount practically to confiscating them.

In New York City personal property taxation yields only about eight per cent of the total tax. More than thirty years ago a high authority recommended that it be abolished altogether. High authority has repeated this recommendation periodically from that day to this. Three years ago an expert committee reported: "The personal property tax is a farce." Now Mayor Gaynor, in a public letter, urges that the cause be taken up anew.

It is essentially the cause of common sense and political honesty. In practice the tax is farcical and unjust. The greater part of the property pays nothing. The remainder, consequently, pays more than it should. Broadly speaking, this statement is as applicable elsewhere as in New York City.

Why, then, isn't personal property taxation abolished? Well, somebody might say that the legislature was taxing farmers on their land and letting off the bloated bondholders—as though the bloated bondholders didn't get off, anyway.

Reforming the House of Lords

THE advantage of a hereditary Upper House over an elected one, such as Lord Rosebery proposes, is obvious. The democratic ideal, probably, would be a single House of Parliament or Congress, directly elected by the people and, as the people's representative, possessing complete control of the Government. In the Revolutionary period, when "the waves of democracy ran high," this ideal was closely approached in this country, a single House practically controlling the Government in a number of the states. Admittedly the experiment did not work well then, and there has since been a pretty general conviction that some check upon the popular will, in the form of a conservative Upper House, is essential to prevent mistakes and excesses into which the passionate multitude might otherwise rush at times of excitement.

But whatever checks the popular will cannot itself be popular. If the "check and balance" theory be sound the less popular it is the better—its chief business being to thwart the populace. The advantage of a hereditary Upper House is that it can discharge this business admirably—being absolutely independent of the public—but it cannot do anything more. Such a House shows nakedly for exactly what it is—a check upon the majority. Stripped of public support and mostly dependent for whatever ability it contains upon the mere accident of birth, there is little danger that it will acquire power in the Government beyond this simple checking function. Reduced to a merely suspensive veto, as the Liberals propose, such a House is likely to be far more comfortable to democracy than an elected House, which, drawing to itself some measure of public support and most of the political ability of the country, might become as powerful and mischievous as our Senate is.

Music and Sport in English

SWEET sounds of spring—such as "Strike One!" and "Batter Out!"—now arise in Texas and flowery California, tickling the ears of an expectant nation. Another baseball season is opening. Coincidentally, in the North, sweet sounds of winter are dying. Another musical season is drawing to a close.

Without wasting words to support a self-evident proposition, we shall simply assert that baseball and music are important national interests. To promote healthy appreciation of them is a high journalistic duty. With certain honorable exceptions, daily journalism performs this duty very badly by permitting its baseball reporters and music critics to write in a strange jargon from which only the expert can possibly extract meaning. When the person to whom baseball is a casual diversion reads, for example, that "Oscar was wild and beaned two stickmen," or that Johnnie "soaked a home run out of the cigar box," what will he imagine the performances of Oscar and Johnnie actually to have been? The perplexity of the mere amateur who reads that the orchestra failed to grasp "the dirigental standards and historial perspective of the score" will be still greater. Of the two culprits the baseball reporter is no doubt the more excusable, because his verbal eccentricities are really meant to express an idea, while those of the music critic are meant to hide the absence of ideas.

We have a suggestion in the true interest of sport and culture. Let the baseball reporter write up the concerts and the music critic report the ball games. Thus for a season or two, until each had invented a new jargon, both would be compelled to set down what they saw and heard in plain terms, and public interest in two very important human activities would probably be stimulated.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

The Boss That Would Be

I DOUBT me not there will be people—people cursed with long, prehensile memories—who will say, on reading this little gem of prose: "Why, he had one on Root before." That is, I doubt me not people will say those words, those very words, provided The Dear Editor does not say them first and, so saying, perform one of those horrible editorial rites that serve, from time to time, to deprive the American public of brilliant flashes of genius and entail great wear and tear on the talented young ladies who slip out the rejection slips and the rejections.

However, if I do get past with this charming essay I desire to begin it by observing that I neither need the hoarse hoots of the brutal public nor the refined roasts of the ecphasistic editor to inform me that I did have one on Senator Root. I know it. And, by the same token, I am going to have another if somebody does not throw a switch on me.

Literature, of course, needs no excuse, albeit excuses need literature always, but just in passing let it be said that any former eulogiums concerning E Root that may have been spread on this page were eulogiums of him in his hither character as a statesman, and that the forthcoming remarks concern E. Root in his hence character as a boss Now a boss may be a statesman, and a statesman may be a boss, but let us not confuse the two, nor get confused Mr. Root was a statesman before he became a boss, and far be it from any person to say he is not a statesman now that he has become a boss; but the fact is that as a statesman he is familiar, and as a boss he is an entirely new kind of a Root, like as not a tap-Root, when they get to wanting campaign contributions over there in New York, something most worthy of consideration from this new slant.

You see, it is only at rare intervals that we get an intellect like that of E. Root on the public payroll Mostly, the few similar intellects that there are—similar, mark you, not same are caught when they are young and devoted to the interests of the Predatory Plutes. It may be—indeed, it is quite possible—that Mr. Root enjoyed a like captivity in those other days, but presently he withdrew from behind the busy marts of trades—plural, please—and entered on the path of glory that had led to his apotheosis as The Uneasy Boss.

New York State, being the Empire subdivision of this great Union, has always had a few political emperors working at emping all day and most of the nights. The people of said Empire State have been free, of course, but not freed. That wonderful metropolis that guards the gateway to the vast commerce of the Atlantic—you know the patter—has for many years been clamped into the fists of and had its political destinies destined by a succession of persons who have had great difficulty in writing their names and, thus, have found it too much trouble to give receipts. And upstate, where the Republican party has flourished, has been a boss also—one boss below the Bronx and one boss who bossed above the Bronx.

The last real boss of the upstate Republican party was Thomas C. Platt, not long dead, but not boss for several years before he died. After him came a succession of bosslings, none really big enough to run a precinct, and then, at a moment fraught with difficulty and mixed, not to say scrambled, with certain allegations concerning legislation and thousand-dollar bills, E. Root, who had been preparing for the grand spectacular appearance he made, stepped himself boldly into the arena and said: "Behold! I am now the Boss."

When Leadership Goes With the Toga

TO BE sure, the beholding was not very good, it seemed, because the persons whom Mr. Root asked to behold couldn't see him at all, and went along in their devious ways and named the man Mr. Root didn't want named, the occasion being the election of a leader for the Republican party in the New York Senate. Still, that made no particular difference to Mr. Root, for he was perfectly well aware that this defiance was what we military persons call a demonstration in force to cover a retreat. Having set out to be boss in New York, and liking the job, sooner or later Mr. Root may get all the titles and appurtenances Woodruff did not capitulate, but he will, in time—say along about next September.

For a good many years the Republican party leadership in New York went with the Senatorship. Conkling was boss, and Platt, after a time of organizing, followed him, and, as soon as possible, went back to the Senate which he had quit in Conkling's wake, years before. Then, when Platt's power waned various others tried their hands at it, but the Republican party in New York really seemed to need a genuine leader who would have the essential advantage of being followed. It was deemed to be Mr. Root's cue. He displayed evidences from time to time, after he left the Roosevelt Cabinet and was elected Senator to succeed Platt, of what his ambition was. He essayed some short flights, but when you are flying you must be fly However, the ambition remained, and when the tangle in the state came up, over the bribery charges and all that, Root stepped in for two reasons. He wanted to save the party and he wanted to declare himself the leader

Life is composed of dissatisfied ambitions and ambitious dissatisfactions. Very few people are there who do not want to play some other hand than the one dealt to them. Thus, E. Root: A great lawyer who could, if he wished, select for himself the most profitable and the most interesting and the most prominent clients there are, he prefers public life to the law, and has so demonstrated. He took a place as Secretary of War and, after a time, resigned to go back to the law. It was of no use. Soon thereafter he returned to public life as Secretary of State. That was eminent, but not entirely satisfactory, so he climbed down from the executive end and climbed up on the legislative. He was made Senator from New York, a place, apparently, that appealed strongly to him, and a place, also apparently, that would allow him to get into the hurly-burly of politics and mix.

Now, it is a bit beside the mark to consider Mr. Root as hurly-burlying or mixing when his reputation for intellectual glaciality is concerned, but in reality Mr. Root is not so glacial as he glaces. Considering him temperamentally, it is plain that what he wants to do is to run the Republican politics of New York State. He likes power. After all these years of statesmanizing and the law he has at last arrived at the point in his life that opens into the vista he has desired. A Secretary of War has power, and so has a Secretary of State, but subordinate to the President who appoints. These officials can originate policies now and then, but their policies are at the mercy of the President who is over them and whose subordinates they are.

In the Senate there is a chance to originate. There qualities of leadership can be developed. There can be no more satisfying place in American public life than a seat in the United States Senate that carries with it, or combines with it, the political leadership of the party in the State that is represented. Think of the possibilities in national campaigns, in national conventions, in all those political struggles we Americans have! It is worth more, often, from the sheer satisfaction of exercised power, to dictate the nomination of a President than to be a President.

This, I take it, is somewhat the viewpoint of Mr Root. He aspires to be a leader. He may aspire to be a President. In any event, he has, after many toe-dippings at the edge, taken the plunge. They—meaning those in before him—ducked him under first time, and probably will again; but any person errs who assumes Mr. Root will quit, in seeking to put through this enterprise, because of a few duckings.

It is idle to think of Root as the same kind of a boss Tim Woodruff, with his Brooklyn machine and his State Committee and his wobblings around, tried to be, or the same kind of a boss Billy Barnes, with his Albany County cinch-players, has tried to be, or, indeed, the kind of a boss that Governor Hughes has had to be, if you can call it that. Mr. Root will be a grand, gloomy, non-garrulous boss, an intrepid intellectual leader, a master of the mass and not a putterer of the precinct—that is, such must be his intentions.

This is the new phase of Root, or, at least, the newly-exemplified phase of him. He, like as not, has had the idea in his head for years. He may succeed or fail. That is immaterial. That he is trying is interesting. Presently, in New York, when they want to know what boots it in politics they will inquire what Roots it?—unless they put the boots to Root

A Master of the Mass and Not a Putterer of the Precinct

Needed Where He Was

UNDER the municipal commission plan in Des Moines, Iowa, any person who goes through the proper formalities can announce himself as a candidate for one of the five commissionerships and make the race at the primaries. This year, of the twenty-five or thirty candidates, two are negroes—one a smart colored lawyer and the other an aged negro preacher. They were speaking at a meeting one night The young lawyer said: "I deserve the support of the colored men of this town because I am the friend of the colored race. I have kept many a colored man out of the penitentiary when the white lawyers would have railroaded him there, and I have got many a colored man out of the penitentiary after he had been sent there by the white lawyers."

"Fellow-citizens," said the aged candidate, "you heard what my friend has just said. You ain't got any business electing him to be a commissioner. This man ought to stay right where he is, practicin' law, if he is so smart about keepin' our folks outen jail."

The Knowing Butler

IRVING NORWOOD, one of the Washington Star's bright young men, has a friend who engaged a butler recently. The butler said he could buttle excellently, that he had buttled in many well-known families and knew all about the business.

He was engaged and started in. His employers thought he did not display any great facility about the house, but put it down to the strange situation and new surroundings. In the afternoon of the new butler's first day the ladies went out. When they returned they asked: "Has anybody been here?"

"Yes," replied the new butler, "an old gent and two women drove up in a hack and sent in three cards and two cigarette papers."

Wouldn't Stand for the Licking

A BOY who had been going to one of the public schools in Buffalo left school to go to work for a small manufacturer.

The boy was dull and his stupidity annoyed the manufacturer greatly. After two weeks of trial the manufacturer discharged the boy at the end of the week on Saturday night.

"You're discharged," the manufacturer said. "Go and get your pay, and let that be the last of you. You're discharged."

On Monday morning the manufacturer was much surprised to see the boy in his former place at work

"Here!" he shouted. "What are you doing in this shop? I discharged you Saturday night."

"Yes," said the boy, "and don't you do it again. When I told my mother she licked me."

Keep Your Dress Suit Unwrinkled

Have it ready to wear when you want it—fresh and free from wrinkles—without the necessity for constant pressing.

Keep it away from dust and soot—safe from the ever flying moth—by simply slipping it into a

Wayne Cedared Paper Wardrobe

after each evening's wear.

The Wayne Cedared Paper Wardrobe is the ideal storage protection for all garments all the year 'round. But it is most valuable for day to day use.

It makes the care of the clothes easy—keeps their looks—doubles their life.

Wayne Wardrobes do away with wrapping and folding away in trunks or drawers—a process which results in a mass of wrinkles.

It is a minute's work to slip party frock, evening wraps, your Sunday suit, into a Wayne Wardrobe and close the top. The patented closing device makes it air-tight.

Your garments hang full length and uncrushed in a dust-proof, moisture-proof, germ-proof receptacle, fragrant with a delightful cedar odor instead of obnoxious with tar-paper, camphor or moth balls. Yet this pleasant cedar smell does not cling to the clothes.

Wayne Wardrobes Will Last for Years

Made of tough and pliable rope paper; a stout steel hanger outside and a row of steel hooks inside bear all weight—none comes on the paper.

An extra wide opening and accordion pleated sides give ample room. Notice the reinforced square bottom and the metal clasps for closing

Your Dealer Should Keep the Wayne

They are for sale at most dry goods and department stores and clothiers. Should you not find them, write to us, giving styles and sizes, and enclosing price. We will send you the Wardrobes at once, transportation prepaid

No.		Each
3.	Dress Suits, Frock Coats, Business Suits Women's Coats, 30 x 6 x 50	75c
5.	Overcoats, Motor Coats, Society and Military Uniforms, Gowns, Opera Cloaks, 30 x 6 x 55	$1.00
7.	Fur Coats, Motor Coats, Ball and Evening Gowns, 30 x 6 x 60, with garment hanger	$1.50
9.	[illegible] fur and muff hanger, 24 x 6 x 9	75c

Other sizes at dealers.

"How to Care for Clothes" Free for a Postal

This booklet is most valuable to every man or woman sent free for a postal. It gives you hints on the care of clothes that will make them look better and last longer. (26)

Wayne Paper Goods Co.

Dept. 21, Fort Wayne, Ind.

BASS AND WHERE TO FIND THEM

WHEN, along the middle latitudes of the United States, the leaves on the oak trees get as big as squirrel ears, it is time to go bass fishing. Such at least is the dictum of one rustic authority on that art. By about that time the snow-water will have gone, the early freshets will have subsided, the water will have begun to clear and the bass will be passing upstream. The first fish to run are the pickerel, with the wall-eyed pike just ahead or just behind them, as the year may be, usually just a little later than the pickerel. Then come the rock bass and the black bass. There is little need to pay attention to the suckers, which run earlier than bass and do their best to get out into the meadows along all the little creeks. Say some time in April, when the grass begins to start and the worms show on the sidewalk on a damp morning; it is about time then to take down the old green minnow pail and to start for the old mill dam.

If you never lived in a country which had an old mill dam, where you could go bass fishing on the first spring run, your life has lacked very much. Of course, you remember that it was made of rocks and logs and brush, that it had a wide apron below it, and one or two breaks torn in it by the high water, so that below the dam there was plenty of fast white water, with deep, black eddies swinging around on one side or the other. There was where you found the bass. It also was where you lost a great many hooks. Precisely such a mill dam as this no doubt exists today somewhere near your present abode. You need not necessarily go to the highly-advertised resorts, nor follow absolutely the advice laid down in the folder. No railroad advertises its old mill dam, but for a change just get on almost any train, almost any afternoon, and ride out into the country until you come to a place which looks as though it ought to have an old mill dam. One has found this plan to work perfectly in the neighborhood of one of the largest cities of America. On a certain occasion, in company with another angler quite as foolish as one's self, such a random trip was made to a wholly chance point some thirty miles out of the city. Inquiry of the first resident encountered developed the fact that there was a mill dam just six miles away on a nice little river. We walked over, and presently uncovered one of the most beautiful pictures either had ever seen. It might have been the old mill dam back home, with its little mill, its long mill pond, its foaming white water and its slow, black eddies below the dam. It is easy for any one to prove, as we did then, that bass from such a place and at such a time are the sweetest bass in all the world.

The Right Bait and Hook

In the spring the bass are trying to get up the river to their spawning beds, and so deadly is the old mill dam that in some states it is illegal to fish within two or three hundred yards of it, especially if there is a fish ladder in it, as there should be in most dams today. Still there are many little old mills on little old creeks, in any one of a thousand places in this country, where neither the law nor conscientious scruples need hinder you. You will find the bass trying to get over the dam, but usually milling around in the deep pool in considerable numbers before making the climb. A live minnow will usually do the work here, or sometimes a live frog, either of which should be baited through the lips. Baiting a minnow under the back fin hurts it worse than fastening the hook through the gristle of the lips. Some like to use a spoon hook in the fast water, but others do not care for this. The small boy, intent on goggle-eyes, will probably use worms, or pieces of minnow, and even thus once in a while will snake out a bass. Once I caught a beautiful bass on a fly which was tied about two feet above a fine live shiner; from which it may be seen that there is no accounting for the tastes of the black bass

In the days when we used long cane poles and knew nothing of the short casting-rod we very often had a float to keep our hooks from getting tangled in the brush. This is not a very good way of fishing for bass, because the bait should always be kept in motion and at different depths. We soon abandon our old-fashioned ways of life, but when all is said and done it is very questionable if there is any human experience equal in thrill to that of seeing a red and green cork float suddenly snatched out of sight by some submarine monster.

Somehow a red and green float seems to go well with the old mill dam. One sits on the end of the log which sticks out at the near side of the dam, ties the green minnow pail to the end of the log, sticks the spike of his fish stringer in between the rocks, spits on his bait for luck, and then casts bait, sinker and float out on the swirling surface of the black eddy, the while arguing with the nearest gray-bearded farmer as to the respective merits of the Limerick and "side-bend" hook. Today one would take off the float, use a short casting-rod and a free reel, and, if the bass did not bite at the dam, would drop downstream in search of cut banks.

Perhaps not every one knows why bass are sometimes found along deep water where the bank runs straight down. They lie there looking for crawfish, which have a way of boring holes into such banks. At certain times of the year, more especially midsummer or late spring, the crawfish is an excellent bait. The bass will take this bait eagerly when offered along such a cut bank, and sometimes, if you know a deep, gravel-bottomed pool, you can cast your crawfish out and let it lie on the bottom. In the evening the bass will come in once in a while and prowl around the bottom of such a hole, looking for some such morsel. A soft-shell crawfish is much better. You can pull off the claws and the tough back shell of an old and hard crawfish, and improve your chances of taking a bass on it.

Big Fish Over Clear Gravel

Yet another good bait is the helgramite, or dobson, the big horny larva which hangs to the under side of rocks, under water. A good way to catch them is to wade along until you see a likely rock, and then to put a landing net below the rock, so that the helgramite will drop into it when he curls up and lets go into the current as you turn the rock. A still better way is to charter a small boy to do this for you. There is a sort of affinity between the small boy and the helgramite.

Under the old mill dam the bass are more apt to bite early in the morning, or, perhaps, in the evening. Most anglers think the time of the day has something to do with this, but it is very likely that abundance of anglers is a much more potent factor. The bass is a very shy fish, and if you disturb him he is apt to leave his lying ground under a rock or log and hide somewhere else. Otherwise he would be apt to bite pretty much all day long, as he feeds by daylight.

The wall-eyed pike you are more apt to catch at night, at the edge of some bar breaking off into a deep pool. Sometimes you will pick up bass here, too; but a bass has a far wider range of habits. You may find him lying under a log, or under a lily pad, or at the edge of a grass bed, or along a cut bank, or in a deep pool. When he begins to feed he is apt to work closer to the surface, where very often you will see schools of minnows scattering before his rush.

A little later in the spring, when, perhaps, you have tired of casting chubs or shiners in the pools, you may find a piece of hard-bottomed river where you can wade, and as early as May or June you can sometimes do very good work here with the fly. In a shallow, gravel-covered reach of the river you may see the long eel grass swinging in the current. Somewhere on that shallow reach the water will run deeper and over clear gravel, and here you can see little open pockets. This is an excellent place to take a bass on the fly, because he will not see you as you approach if you go carefully. He will be lying in the shade, looking out at the open water, and will be mighty apt to see everything that goes on in front of him. Sometimes very large bass are caught in this way. It is quick and hard work for the fly rod in such conditions, for a bass is sure to plunge in under the grass as soon as he is fastened. Only one fly should be used in any kind of fly fishing for bass, and while using the fly

Sectional View Percolator Urn Style

This Percolator

will make delicious hot coffee from

Cold Water

in about the same time that others take with hot water. It is a

Manning-Bowman Circulating Coffee Percolator

(Patented)

Made in both Urn and Coffee Pot Styles

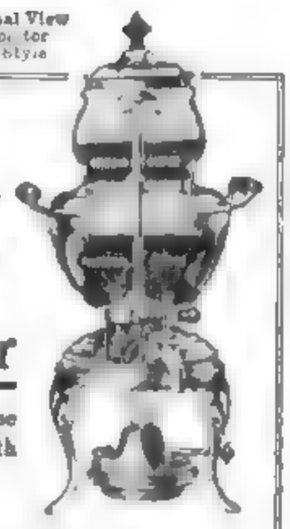
Manning-Bowman Percolators *make coffee quickly from cold water*—quicker and equally well starting with hot water—while their simple construction makes them very easily kept clean.

For stove for use on Manning-Bowman Alcohol Gas Stove or kitchen range. Made in over a hundred designs. Sold by leading dealers.

Write for Free Recipe Book and Catalogue "D-22."

Manning, Bowman & Co. Meriden, Conn.

Also makers of Manning-Bowman Coffee Mills, and the "Lily" Bread Mixer



No. 8302 Percolator on No. 60 Alcohol Gas Stove

You never saw one like this before

REMOVABLE TOP

Hastings Pedestal Dining Tables

Equipped with all the Tyden patented features without extra charge. The latest is **The Tyden Removable Top.**

You can take it apart easily to go through doorways and up stairways. No screws to take out. It is as easy as putting in a leaf. The Tyden Duo-style Table Lock is on, of course.

Ask a dealer to show them to you. We will tell you the nearest one. Dining Table Style Book mailed free on request.

Hastings Table Co., Hastings, Mich.

Pens that Write Right

Perfect penmanship—fine hair lines and even shading—is only possible when the pen is perfect. The smoothly rounded points, even temper, correct form and great elasticity of

Spencerian Steel Pens

Make every man's "hand" a [illegible]. Also [illegible] for every kind of writing. A sample card of 12 different kinds sent free for 6 cents postage.

SPENCERIAN PEN CO., 349 Broadway, New York.

it should be remembered that this fish does not strike as clean on the surface as the trout, but is most apt to be raised with the fly when the latter is a foot or more under the water, and pulled along in short jerks, a foot or so at a time.

The sportiest fishing on the American continent is fly fishing for the black bass on the upper reaches of such large rivers as the Mississippi, where sometimes a couple of dozen small-mouth bass weighing three pounds each may be taken in the course of a day. The fishing here is along cut banks or at the ends of wing dams, which are built of rock and willows—remote imitations, as easily may be seen, of the old mill dam back home. The fly for this sort of work usually is one with black wing, white tipped, and it is supposed that the bass take this for the crawfish. They often, however, will rise to almost any large fly, in pattern such as the Montreal, Governor, or other brown-winged fly, or even the Grizzly King, Parmachene Belle or Coachman. These northern bass are the most terrific fighters to be found in all the list of game fishes in America, trout and salmon of equal weight included. Of course the swift and deep current has much to do with the difficulty of killing them. This sort of fly casting is highly specialized, however, and is almost more like casting bait than using the lighter fly and longer line.

The Speckled Frog Best

As a matter of sporting ethics, one ought not to catch bass in the spring until after their spawning season. Some states make it illegal to take bass before June 1 or even July 1. I have seen bass on the spawning beds in upper Wisconsin as late as August. The harvesttime of the bait caster, however, is in the season before the hot days of summer, when the bass are using and feeding in the shallow water on edges of lakes or streams. They lie at such times along the reedy bars or among the lily pads, and especially in the evening, or, perhaps, all day of a cloudy day, are on the hunt in such localities for frogs. The boat of the bait caster stays out in the open water, thirty yards or more away, and his skillfully-handled live frog drops into this or that pocket among the lilies or rushes. This is really a sporting way of fishing, and is next to fly fishing for black bass in zest. The best part of the fun, however, is the savage strike of the bass, which will come out with a boiling surge as though this frog were his bitterest enemy. Once fastened, the short casting-rod of today soon stops his rushes for the reeds, and the fight customarily is brief. The modern casting-rod is a stick and not a rod, and is by no means as sporting an implement as the old eight-foot bass-rod, which once was orthodox. The side cast has now pretty much disappeared, although it was excellent for handling a light frog or tender minnow. With regret it must be stated that the short rod and the many-ganged, murderous wooden minnow have come to be favorite tools among many bass fishermen. They will kill bass, but they do not offer sport. One hook is enough, and the rod which gives no play to a fish after it is hooked is not worth the name of rod.

While the bass are still in the shallow water they can be taken best with the live frog, with the minnow second, because the minnow is too tender to be durable. A little spoon hook above a single hook and a piece of white pork rind will very often prove effective, but the best bait is the speckled frog. You can put a stockingful of these under the boat seat and they will enjoy themselves all the time; at least as long as they are in the stocking.

When the warm weather comes, especially when along with the warm weather there comes a large number of summer tourists, the bass drop down into the deep water and offer poor sport. Yet if you will get up at about daybreak of some warm summer morning and look down into the water from the top of some high bluff, or the top of some tree, you will very likely see schools of bass close in to shore, hunting minnows, even though the lake for some days has not turned out a bass for ordinary fishing. You must know the habits of your fish before you can take them. Thus I recall a certain summer resort on a much-fished lake where dozens of boats went out each day with practically no success in the month of July. Two of our party caused much heartburning by the regular strings of bass which we could show from day to day. The bass were not rising to frogs or minnows at all, and there simply was no sport in trying to catch them in that way. By accident we had discovered a shallow corner of the lake, with sand bottom, where at the time a tremendous hatch of sand flies was coming up every evening. Just at the time the mosquitoes drove in all the city anglers our boat would crawl down to that shallow water. The bass had discovered this food supply, and these tender insects appealed to them more than anything else. While the hatch was on, the water was in a continual boil, and by casting a drake-winged fly in the ruck we would easily take a dozen or more bass in the course of three-quarters of an hour, by which time the hatch would be over. Of course, in the daylight hours no hint of these proceedings would be visible, for the flies would not hatch so long as the sun was on the water. This hint as to night fishing is well worth remembering. Just after sundown is the best time.

Again something of the same sort of trick was turned by the same two anglers at another fishing resort near a big mill pond which sometimes turned out monster bass. This pond was covered with little floating islands of peat and grass, and the bass would lie under these until they were hammered out by continual fishing. Our party undertook to trace out the channel of the creek, far down at the bottom of this pond. Not content with this, we followed this creek channel to the upper end of the pond, where there was a heavy bed of lily pads, beyond which lay a heavy tract of apparently untracked marsh. We forced our boat across the bed of lilies, and by good fortune happened to hit the creek channel, which was perfectly distinct all across the marsh, and indicated by the high and clean-cut grass banks. Here we found the channel cut down to the sand, with corner bends eight or ten feet deep. As our boat passed over these holes we could see sometimes in each a dozen great bass, which, old as they were, probably had never seen a boat before. It was almost a shame to do it, but any day the next two weeks we could sneak up there and take out a dozen or more bass of sizes such as none of us had ever seen before in that country. We had several over eight pounds, and very many over six. It was a favorite amusement for us to put these bass down on the grass in front of the hotel and stick a foot in the mouth of any one of them. We kept this secret for three years, after which the creek was discovered and soon fished out.

This little hidden water was in the middle of a summer country which had been overfished for many years. Yet, just to show the difference between taking things for granted and doing a little independent research, our boat turned in precisely the opposite direction after our first bass secret was discovered. We went below the dam where the same little creek flattened out over a gravel country, just above another marsh. Here, in the grass pockets, we had fine fly fishing for small-mouths all that season and the next. After that we traced our creek down to a river, and found the river itself very well supplied with bass. The old rule about keeping your line wet has not been much improved upon thus far.

Fish in Unexpected Places

The bass is native to a wide region in the southern, northern, eastern and middle-western states, and, moreover, has been widely planted in many of these states. There is many a little creek which holds bass unknown to the general public. Thus, once in western Kansas some years ago, far out in the short-grass country, in sheer desperation at lack of better sport I went angling for blue gills in a clear river not far from town. We used to take worms and catch big strings of these little fellows; but one day a suspicious flash was noticed at a corner bend, which looked like something bigger than a sunfish. A cast or two of a small spoon hook developed a two-pound bass. We caught bass there for two or three years. The fish commissioners had stocked that stream some ten or twelve miles away, but no one seemed to know there were any bass in its entire length.

Sometimes there are bass in waters which seem quite barren, and sometimes you can see bass, plenty of them, with the naked eye, and still not get them to bite. Once down in the Creek Nations, on a chicken hunt, many years ago, a party of us camped by a partially-dried creek, which lay in a series of deep pools. The Indians said there were plenty of bass there, but we did not believe it until one time, when we managed to get hold of a few minnows. We then discovered that singular water to be packed full of big bass.

Yet again, in company with one of the best guides on Lake Winnebago, Wisconsin, I have fished all day for small-mouths without any success, using all manner of baits, only to find that an anchored boat, a float and a bunch of angle worms was the only possible way discoverable which would take these capricious fish!

Still again, when once at a little country hotel chance reference was made to a deep hole under a bridge over the river a mile or so away, where lay a lot of big bass which could only be taken with the spear. We tried these bass for two days with every known bait: minnows, frogs, spoon hooks, flies, grasshoppers, crawfish, crickets, worms. They would rise to none of these; yet once in a while we could hear the heavy splash of a fish rising at something. There were a number of dragon flies flitting about a clover field not far away, and as one of these came by a chance pass with the landing net knocked it down. In jest as much as anything else this dragon fly was put on a hook and dropped into the pool, where we could see fifteen or twenty big bass, all of them small-mouths, lying on the gravel. At once, as with a common impulse, every one of those bass started for the dragon fly, and a three-pounder nailed it. It was hard catching dragon flies with a landing net, but by dint of stalking these on the clover tops we had three days of the most amusing bass fishing that ever fell under our somewhat varied fortunes. We would lean on the rail of the bridge and laugh and chuckle to ourselves, asking each other how many we wanted to take that particular day. The dragon fly proved infallible.

Enemies of the Bass

The small-mouth bass is rather better to eat and to fight than the big-mouth, although the latter is not to be sneezed at in cold, northern waters. The small-mouth is more notional in his food, and perhaps a little shyer than the big-mouth, although the latter is by no means a fool. There are thousands of waters, streams, ponds, lakes, big rivers, all over the United States, which are known and unknown producers of both these varieties, or of one of them. There is many a mill dam waiting to be discovered not thirty miles from where you stand. With fly-rod or bait-rod, from the time the oak leaf is as big as a squirrel ear to the time when it is full grown and blown on the autumn wind, the black bass is waiting for you to come and get him. The Mississippi River and its tributaries are, perhaps, the leading bass waters of the world, and since the drainage canal has been put through at Chicago the Illinois River has established a still greater reputation as an exhaustless bass stream, although it is fished very hard by the market fisherman. The clean lake water helps it. The worst enemy to the black-bass waters is the paper mill with its poisonous chemicals. The next worse enemy is the German carp. Even with these two adjuncts of our glorious civilization counted in, there are hundreds of places not far from home where black bass may be found, if you know where to look for them, and how to establish friendly relations with them. Not that any one of these much beats the old mill dam and the days of the red and green float.

The use of the fly-rod ought not to be overlooked in black-bass fishing, in spite of the common impression that only small bass, and not many of them, can be taken on the fly. There are a great many small rivers where one can wade, or, perhaps, go along the bank, or even drop down in a boat, and have unexpected sport with the fly. The very largest bass are not so apt to be taken this way, although they are often taken in the Mississippi River of four or five pounds weight on the fly. Up to the time a bass weighs a pound or a pound and a half he will feed more on insects and small things. After that he has a leaning toward large mouthfuls, big chubs, fat frogs, or adult crawfish. When these habits of the fish are understood it is easier to determine what manner of pursuit you prefer, and also easier to tell where you are most apt to find your game. Birds and fish are killed on their feeding-ground. This is what you want to locate when you go after bass.

HOW can you keep house without Campbell's Tomato Soup?

You cannot offer your guests nor your family anything they will enjoy more, nor enjoy oftener. You cannot have a more wholesome and nourishing dish. You cannot have one easier to prepare. And you cannot make nor buy a more economical food.

You might as well go without bread-and-butter as without

Campbell's Tomato Soup

Think how many occasions there are when this pure and palatable soup is exactly what you want:—course dinners, dainty luncheons, chafing-dish suppers, or simple family meals. It is good in the regular menu; good for emergencies; good for invalids and children; good for everybody, every day.

Once get acquainted with its incomparable quality and its almost limitless uses, and you will wonder how you ever did without it.

Campbell's Menu Book—which we will gladly send you free on request—describes many inviting ways to prepare and serve our Tomato Soup; and also gives 90 sensible menus that every practical housewife will appreciate.

Every Campbell's Soup *must* satisfy completely, or the grocer refunds the money.

21 kinds 10c a can

Just add hot water, bring to a boil, and serve.

Look for the red-and-white label

JOSEPH CAMPBELL COMPANY
Camden N J

Mister Water
Thinks my sister
Is a lovely cook;
Her skill began
With *Campbell's* can
And *Campbell's Menu Book.*

THE GREAT REFORM

By Elliott Flower

QUITE accidentally, I happened upon one of these "How to Be Happy Though Married" symposiums, and of the million or so suggestions there made this one most impressed me:

"Treat your wife with the same courtesy that you do other women!"

There was food for thought in that. I knew that I was reasonably considerate, but when I compared my attitude toward other women with my attitude toward my wife it was easy to see that in the latter case I was careless and neglectful. Most men are

"But these little things," I reasoned, "mean much to a woman. If I can add to her happiness at so trifling a cost, surely I ought to do it. It is worth trying, at any rate. Just let me get that rule so firmly impressed upon my mind that it will be ever present, and I'll surprise her."

I thereupon repeated it to myself many times, meanwhile mentally picturing the many little courtesies that I invariably extended to other women and too often neglected to extend to my wife. I was thus engaged when Sally entered the room. Of course, it occurred to me at once that I should rise.

No gentleman remains seated, except in a street car, while a lady stands. I got up and offered her a chair.

"What's the matter?" she asked. "Do I look faint?"

"Not at all," I answered "I never saw you looking better."

A gentleman always tries to say something nice to a lady.

"Don't be silly, Tom," she returned. "Sit down and talk sense."

"While you are standing?" I said.

She eyed me suspiciously. "What's on at the club tonight?" she asked.

"Nothing at all," I replied. "Why?"

"I thought, perhaps, you were going to be out late," she explained significantly.

Thus were my motives misconstrued, but I knew that later she would understand and I was not to be turned from my purpose.

She seated herself at last and told me some trifling thing about the baby. Then she rose to go, and I also rose.

"What in the world has got into you, Tom?" she exclaimed. "Are you training for a jumping-jack?"

I held the portière back for her

"I wish I knew what you're up to," she remarked, "but I suppose I'll find out in time"

Sally has a way of bobbing into my den every now and then to ask me a question or to tell me something. She came in three times that evening, and three times I rose, just as I would in deference to any other woman. I could see that Sally was puzzled.

She was late for breakfast the next morning and I waited for her. Breakfast is a light repast with us, and it had been our custom to sit down to it without formality as we reached the dining-room; but this time I waited. Son Tommy objected to this, but I was firm. Son is Tommy, by the way, and I am Tom. Better get that straight

"Just remember, Tommy," I said, "that you should treat your wife—I mean, your mother—with the same courtesy that you do any other woman. If she were not your wife—I mean, your mother—you would not think of taking your place at table before she appeared, would you?"

Somehow, this did not impress Tommy as I thought it would. I heard him tell his mother later that I seemed to be getting "nutty." Tommy has a reprehensible habit of using slang, and I sometimes think he is lacking in respect for his elders.

Sally was surprised and puzzled when she came down.

"What are you waiting for?" she asked.

"My dear," I explained, "it is only the most ordinary courtesy when a gentleman is dining with a lady to see that she is seated first. Naturally, Tommy and I had to wait for you."

"This isn't dinner," she objected; "it's breakfast."

"That does not alter the rule," I said.

"Well," she declared, quite excited, "if I can't be a few minutes late to breakfast in my own house, what's the use of keeping house at all?"

"My dear," I soothed, "you may be as late as you please, or you need not come down at all. If you are coming, however, it is no more than courteous for us to wait for you."

It seemed to me that Sally watched me closely and curiously during breakfast, but she said nothing more.

That afternoon she dropped in to see me at the office. She frequently calls at the office when she is downtown, usually to get some money or to ask if we can afford this, that or the other thing. There was a worried look in her eyes when I rose and placed a chair for her, and she seemed really disturbed when I escorted her to the elevator and rang for the car.

"Has anything happened to upset you lately?" she asked.

"Nothing," I replied. "Why?"

"Oh, I don't know," she returned evasively. "You don't seem to be quite natural, that's all."

I was, apparently, an object of deep and anxious interest to Sally after that; but, curiously enough, her visits to my den became infrequent, and, after being late to breakfast once more, she was ever afterward the first one down. I could see that my plan was working well. Sally appreciated the courtesy and showed it in this way. I was glad of it, for I like to have my breakfast—when I happen to be ready for it—on time

There never was another wait for breakfast, but there was one for dinner. Sally went out to interview the cook one day just as dinner was announced. That is almost a habit of Sally's. The dinner announcement always seems to remind her of something in the kitchen that she wishes to see about. Tommy and I stood behind our chairs, patiently waiting, when she returned.

It was just an ordinary little courtesy, but it affected her deeply. I could see that. Her face flushed and her eyes flashed, but she calmed herself quickly.

In some ways, however, I was finding this courtesy business rather irksome. For instance, Sally's dearest friend is Mrs. Updyke, who lives less than a block from us, and they are always running back and forth. It naturally occurred to me, when she said she was going to run over to see Mrs. Updyke about something, that I would escort another woman in the same circumstances. I recalled that I invariably walked home with Mrs. Updyke when she ran over to see Sally, and that Updyke always walked back with Sally when she ran over to see Mrs. Updyke. Clearly, then, I should escort Sally over, although I found Updyke such an intolerable bore that I saw no reason for going in.

This little attention may have pleased Sally, but she was strangely silent and almost morose about it. In fact, I believe she said something, quite incomprehensible, about cutting off all her pleasures.

Another of the little things I found rather irksome was foregoing my between-the-acts smoke at the theater. Sally had always graciously permitted me to retire for at least one smoke—expected it, in fact—but I knew that I should not insult another woman by intimating that I preferred a few puffs of smoke to her company, and surely my wife was entitled to equal courtesy.

Sally became quite restless when I lingered by her side.

"Don't you want to smoke?" she asked.

"My dear," I answered politely, "I much prefer to remain here with you."

"I'm sure I don't need such constant watching," she complained.

I assured her that it was not espionage at all, but merely one of the little attentions to which she was entitled.

"I wish I knew what you've done," she mused. "It must have been something awful, to make you atone for it like this."

To be thus persistently misunderstood was very trying, but I knew it would come out all right in the end.

The culmination was reached when I went to church with her twice in one day. This followed the shopping experience, which was quite an event in itself. She wished me to meet her at a department store, and I agreed without a murmur. I had usually managed to squirm out of this sort of thing before, but I realized that I should never be so ungallant if another woman flattered me by seeking my advice upon any subject.

Sally was late, and I could see that she expected me to scold her. It was my custom to turn loose a few sarcastic remarks upon such occasions, but sarcasm was quite out of the question now. You can't be both sarcastic and polite.

"It's of no consequence," I told her. "I was late myself."

This was a lie, but you must lie to a lady in such circumstances. Also, you must be patient.

I narrowly escaped a display of my usual impatience once or twice, but I held myself in check and insisted upon buying Sally a box of candy before we parted. She was very thoughtful when she left me. I knew, however, that I had lived up to my new rule of conduct.

Then came the affair of the church. I had not been to church in six months, but Sally asked banteringly if I were going, and I went. I couldn't do anything else, of course. No gentleman will let a lady go to church unattended. So I went. That was in the morning. Sally seldom attends evening service, but this time she did. So I went again.

"I'd feel that common politeness required it," I reflected, "if it were another woman."

The next morning Sally had the doctor up to see me.

He felt my pulse, looked at my tongue, took my temperature and asked me a lot of fool questions.

"I can't see that there is anything wrong with you," he announced finally.

"There isn't," I declared. "Who said there was?"

"Your wife is much worried," he explained. "Fears there's some mental trouble, but I can't see that you're any queerer than you always were"

"Thank you, Doctor," I said gratefully. "I hope you'll tell Sally"

"I will," he promised

"You see," I confided, "I'm getting a little tired of being misunderstood."

Sally invaded my den that evening. I rose instantly, of course. She picked up an iron paperweight. "If you don't sit down," she said fiercely, "I'll throw this at your head."

Bewildered, I sank back into my chair.

"Why are you trying to harass me?" she demanded.

"Harass you, my dear?" I repeated.

"Yes, harass me!" she insisted excitedly. "You're either crazy, and the doctor says you're not, or you're the meanest man that ever lived!" She shook an accusing finger in my face. "You're making life a burden to me! I have no freedom any more, just because you want to be hateful and pose as a martyr. Martyr!" she cried. "I'm the real martyr! You get the credit, but I'm the martyr! I can't be late for breakfast, I can't go to church, I'm uncomfortable at the theater, I can't run over to see Mrs. Updyke, I can't do anything I want to do without feeling that it's a dreadful imposition on you! . . . Wh-what makes you so mean to me, Tom?" and the outburst ended in tears.

"Mean to you!" I exclaimed.

"Yes, mean! You're trying to excite sympathy, I know you are! You want all the neighbors talking about how selfish and inconsiderate I am! But I won't have it! I'll sacrifice all my own pleasures and comforts first! . . . Oh, Tom, why can't you be human once more? Why can't you let me be human?"

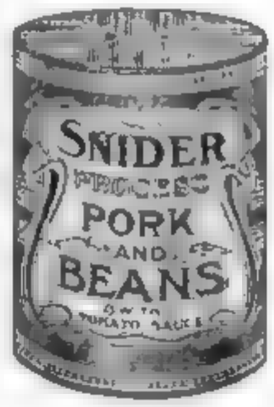
"Sally," I said with the utmost deliberation, "you're a little fool! Get my slippers!"

Her tears of woe instantly became tears of gratitude, and she smiled at me happily "That sounds so good, Tom," she said "Please say it again And I want to run over to Mrs Updyke's for a minute," she added doubtfully

"Go ahead," I growled "Nobody's holding you!"

And she kissed me for those ungracious words

What for the Next Meal



A plate of steaming delicious

Snider Pork & Beans

and a club sandwich (or fresh bread and butter), etc.

But the principal item is the Snider Pork & Beans—a delightful, easily digested food which affords every element of nourishment in the most agreeable, appetizing form.

The "Snider-Process" removes the gas-forming element from the beans so that only the food elements remain.

This makes it possible and agreeable for anyone—old or young—to enjoy this remarkable food, which more than complies with all Pure Food Laws of the world.

Easily and quickly served from the can, hot or cold, Snider Pork & Beans are rich in energy-giving material—you know beans analyze

84% NUTRIMENT.

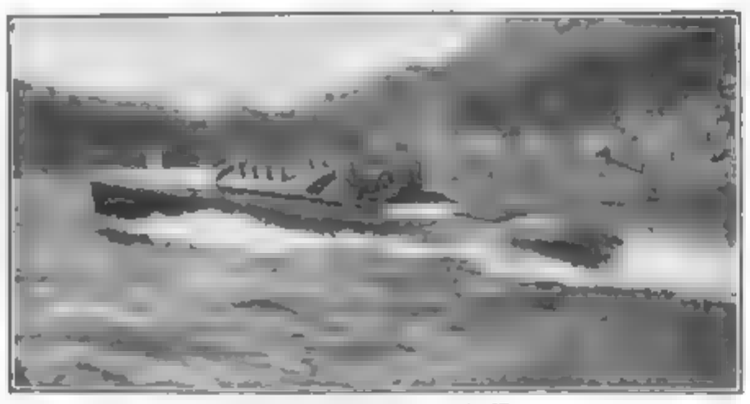
It is a well-known scientific fact that beans are more nourishing and wholesome than meat and cost much less.

The problem was to prepare beans so that the irritating elements were removed. This has been accomplished in "Snider-Process" Pork & Beans—

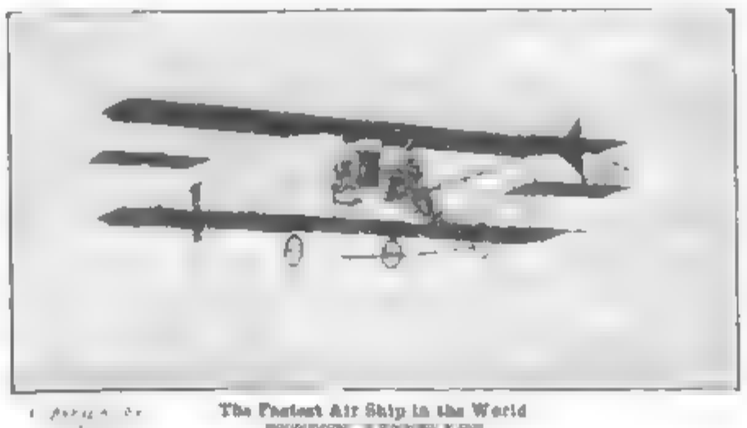
"It's the Process"

Try this dainty lunch.

The T. A. Snider Preserve Co.,
Cincinnati, Ohio, U. S. A.



The Fastest Motor Boat in the World
DIXIE II
Cramp's Parsons White Brass in the Engine Bearings



The Fastest Air Ship in the World
[illegible]
Winner International Cup at Rheims
Cramp's Parsons White Brass in Motor Bearings

The Fastest Stock Car in the World
AMERICAN LOCOMOTIVE AUTOMOBILE
Winner Vanderbilt Cup, 1909
Cramp's Parsons White Brass in Bearings of Motor

World-Wide Tribute to Cramp's Metals

The world's highest engineering authorities are united in acknowledging the supremacy of Cramp's Parsons Brasses and Bronzes. In competitive tests under the severest strain and wear to which metals were ever subjected, Cramp's Metals have won the dominant place. Today they stand supreme for tenacity, rigidity and durability the world over. In the greatest engineering and mechanical achievements of the age Cramp's Parsons Metals have been used. The vital parts of every mechanical conveyance for travel now holding the World's Record for speed are forged or cast from these metals. These conveyances were especially manufactured to achieve new triumphs on land, on sea and in the air.

Warships and Atlantic liners built at our ship-yards are equipped with Cramp's Parsons White Brass in the bearings and wearing parts. After years of severe usage the bearings are found to be hardly worn from the original dimensions

All the best makes of Automobiles and Motor Boats have Cramp's Parsons White Brass in the bearings and Cramp's Parsons Manganese Bronze in the castings where strength is required

The Charles River Basin Commission used Cramp's Parsons Manganese Bronze in the axles of the Lock Gate trucks.

In the famous Roosevelt Dam in Arizona, the forged piston rods used for raising and lowering the gates of the dam are made of Cramp's Parsons Manganese Bronze

The United States, British and German Governments use annually hundreds of tons of Cramp's Parsons Metals.

The illustrations shown here and facts we have given, represent a few of the achievements recorded in connection with Cramp's Parsons Metals.

To the manufacturer who seeks higher efficiency of product and the resultant greater profit, such proof of superiority must carry its own lesson.

To the Motor Car or Boat purchaser the value of specifying Cramp's Parsons Metals will be readily seen

For honesty of construction in Car or Boat *begins in the hidden parts.* Hence the use of Cramp's Parsons Metals in bearings or castings proves the honesty of the manufacturer and the dependability of the conveyance.

Cramp's Parsons Metals in all bearings and wearing parts of your Automobile or Motor Boat mean the maximum of safety and wear. They insure elimination of repairs during the life of a conveyance.

Let Our Metallurgy Board Advise You

We invite Automobile and Motor Boat Makers, Garage Proprietors, Foundrymen, Engineers, Textile Manufacturers, Mill Owners, Machine and Machinery Manufacturers, Master Mechanics and Purchasing Agents everywhere to write us.

If you use or make castings of any description, no matter how large or small the quantity, learn how Cramp's Metals can be successfully used in your product.

Our Board of Metallurgists will gladly give you complete information pertaining to metals, castings or bearings. Writing involves no obligation. We can show you how we can lower your operation cost and increase the efficiency of your product. In writing for this information, please give full particulars.

Cramp's Parsons White Brass

This celebrated anti-friction compound is recognized everywhere as the perfect metal for high speed and heavy pressure machinery. Used in automobile bearings, it insures positive elimination of repairs during the life of the car

We make Babbitt Metal Castings of every description from Cramp's Parsons White Brass. Also furnished in Ingot form.

Cramp's Parsons Manganese Bronze

World famous as the best and strongest bronze. Exceeds cast steel in strength and toughness. Absolutely incorrodible. Never crystallizes under vibration Especially adapted to heavy marine work, motor boat castings, etc

Our facilities for making castings of Cramp's Parsons Manganese Bronze are unequalled. Also furnished in Ingot form

Cramp's Special Bearing Bronze

Specially produced to reduce friction and resist wear and abrasion. The anti frictional qualities of this alloy are far superior to those of Phosphor Bronze, Gun Metal or any other hard bronze

For certain requirements Cramp's Special Bearing Bronze is the most efficient bearing metal you can use Write us for additional information concerning it

Get These Valuable Books—FREE

We have embodied facts about Cramp's Parsons Metals in pamphlet form which we will be glad to send you. Everyone who is interested in Brasses and Bronzes should have this literature.

Simply state which of the following books you are interested in:

"Automobile and Motor Boat Castings."

"Cramp's Parsons Metals in the Foundry."

"A Little Information on Parsons White Brass."

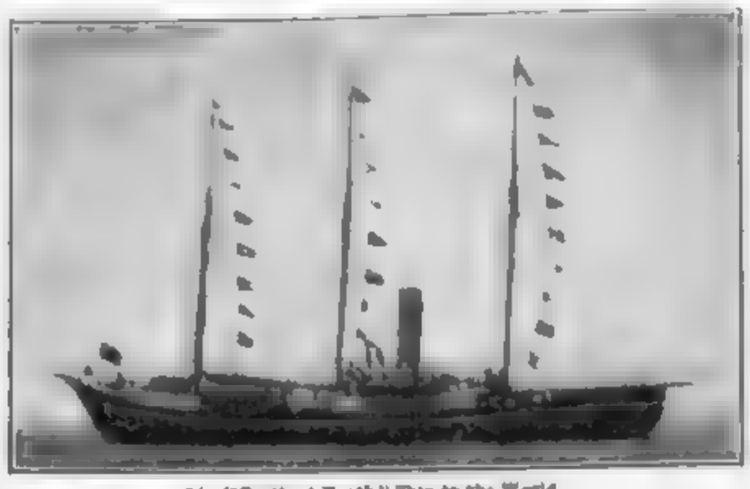
"Propellers for Motor Boats."

THE WILLIAM CRAMP & SONS SHIP & ENGINE BUILDING COMPANY

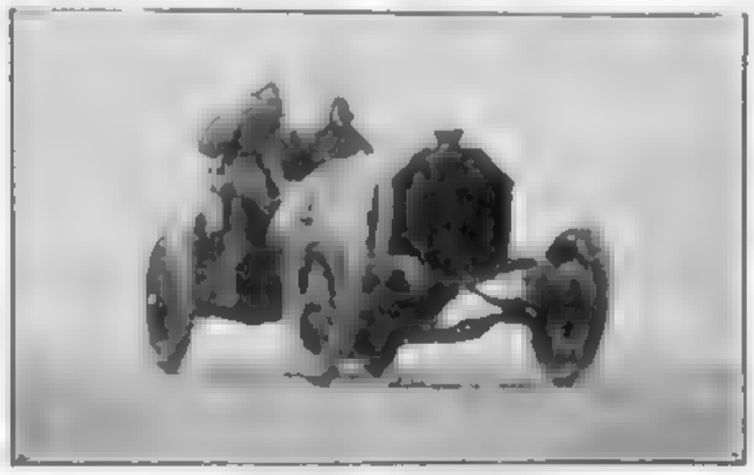
Largest in America. Established 1830

Department 31, Beach and Ball Streets, Philadelphia, Pa.

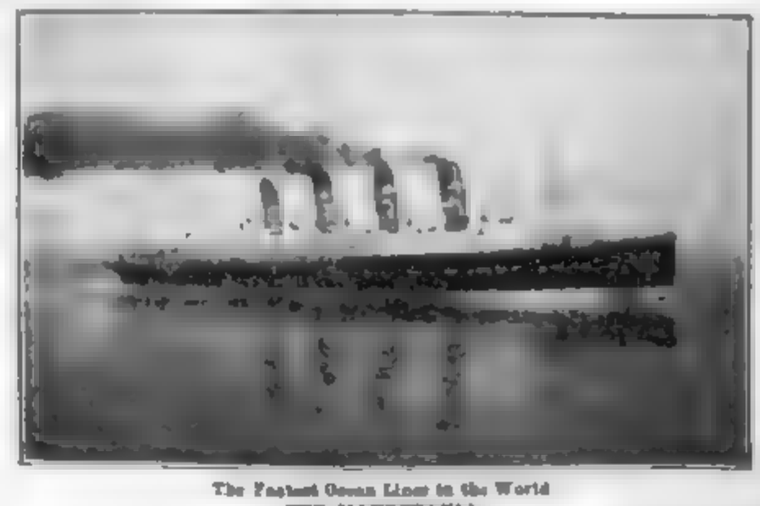
We are Prepared to Furnish Estimates and Specifications on the Following Steamships, Submarines Steam Engines—Reciprocating and Turbine, Stationary and Marine. The I. P. Morris Company: Boilers—Stationary and Marine. Water Turbines Centrifugal Pumps Sugar Mill Machinery



The "Farthest North" Ship in the World
[illegible]
Proved a Ship Uninjured by the Arctic Ice
Cramp's Parsons Manganese Bronze Propeller Wheel



The Fastest Racing Car in the World
[illegible]
Winner Vanderbilt Cup, 1915
Cramp's Metals in Crank Case and Engine Bearings



The Fastest Ocean Liner in the World
THE MAURETANIA
Cramp's Parsons Manganese Bronze Propellers
(Cast by our English Company)

The Senator's Secretary

LIFE was tense in Washington during those exciting days when they were epilating Uncle Joe Cannon in the House—snatching him bald-headed, so to speak—and we turned with much relief to the consideration of events outside of politics which, although less important in the grand national sense, still had elements of significance as regards our common conduct.

One event that interested us was an innovation in table etiquette. Now, it matters not how momentous it may be to dethrone or depose or otherwise disarrange an ancient and benign Speaker, it matters not how far-reaching may be the effects of stamping on his gnarled and knotty face. Admitting every potentiality and possibility of the maceration of Uncle Joe, it must be conceded that while we may be able to spare that venerable Viking from the Committee on Rules there is no chance that we can afford to overlook any new wrinkle in table manners, inasmuch as few of us have much to do with the Committee on Rules, and most of us do what we can at the table.

It fell out in this way: The President, thinking to start young Wade Ellis along his rocky pathway in Ohio with a fine O. K., invited the Ohio Republicans in the Congress and various and sundry others to come to the White House and dine, shake the hand of Taft and the hand of Ellis, and pledge such sacred honor as there was in the bunch to the cause of electing a smattering of Republicans in Ohio next fall, the same being an enterprise over which Mr. Taft has placed Mr. Ellis as general superintendent. Those who know Ohio politics can figure out just how difficult this task will be, inasmuch as Uncle Jud Harmon feels inclined to snag another election on the Democratic ticket, and Republican prospects are not any rosier in Ohio than elsewhere, which means they are dull, not to say dun.

The White House table is amply provided with spoons, forks and other implements of food transmission from plate to mouth. There was that time, in Roosevelt's Administration, when a certain Western governor, coming to a state dinner, observed with some concern the large number of knives and forks, and the like, beside his plate. Looking them over carefully he selected one knife and one fork and swept the rest aside, saying: "These will do for me to get through this feed with."

The Knife-Play of Ohio Night

That episode attracted some interest, but not so much as the one that occurred on Ohio Night, for this Western governor, having selected his knife and his fork, knew what to do with each. On the Ohio Night the statesman who introduced the innovation referred to above went through with his knives and forks without hesitating once. He performed nobly. Then came the crucial test. The ices were served. On this night the ices were frozen in fruit moulds, and represented peaches and apples and pomelos. This seemed to interest the Ohio statesman vastly. He gazed at his ice intently and was observed to touch it gingerly with the tip of one of his fingers.

He did not hesitate long. Grasping his fruit knife firmly he applied it to the ice and ate the ice with the fruit knife, which, I take it, is epochal. However, great care should be taken when adop ing this new method of eating an ice. The Ohio statesman was expert. Still, fruit knives are likely to be sharp, and it would be well for those who think of adopting his plan to practice in private for a time before taking up the fad in public, inasmuch as those who watched the Ohio statesman aver it is no fool of a job to balance a chunk of ice cream on a fruit knife without one of two things happening: (*a*) letting the ice slip off the knife, or (*b*) sticking the point of the knife into one's lip, because of the rapidity with which it is necessary to hurry the knife upward in order to prevent the said ice from slipping.

This episode brought to mind the breakfast given to a certain distinguished Western Senator who insurges from the insurgent belt. The Senator was invited to a breakfast one morning by a friend who had lived in his state in the old days, and who wanted to show his appreciation of the progress the Senator had made in the world as well as invite a few friends to meet him. The Senator came to the breakfast. The host had spent a day with the chef, arranging as dainty and appetizing a collection of food as they both could devise, and that was going some, for the host has a reputation as a gastronomical expert.

Breakfast was served. The first dish came and the Senator waved it away, sitting in great gloom and gazing at his plate. Another dish came. The Senator waved that away. Then came a third. The Senator shook his head and preserved his gloom. The breakfast was turning into a funeral, and the host, disappointed at the Senator's rejection of the dishes he had ransacked the markets for, was much chagrined. After the fourth dish had been refused the host said: "Senator, you do not seem to care for the food I have provided. Is there anything I can get for you?"

"Yes," said the Senator, "I would like a dish of breakfast food."

The breakfast food was ordered and that is all the Senator ate, but he enjoyed it, for as soon as it came he tucked his napkin into his collar and waded in with great gustatory glee, saying nothing, but proving that he knew himself when he tucked his napkin under his chin.

Dashing Down the Nile

The great race to meet Colonel Roosevelt and impart his views to the waiting world ended some time ago, and not a solitary view of the Colonel's has been imparted. The fact is, the Colonel is bringing his views along with him to be put out by himself at what he considers the proper time. Some excellent artists in publicity dashed down the Nile, each palpitant with hope and fervent with expectancy that he might be the fortunate one selected by the Colonel as megaphone to shout to the universe what the Colonel thinks of Taft, and the tariff, and Uncle Joe, and Pinchot, and all the rest. Of course, when I say dashed down the Nile I speak entirely from the viewpoint of the editors who put up the money for said dashes. As a matter of fact the hopeful young men dashed at about two miles an hour. As we read the dispatches, we who remained here to watch them put the boots to Uncle Joe, we had visions of a great fleet of steamers, each captained by an intrepid correspondent, burning whatever the Nile substitutes for bacon and resin are, in order to get up more steam, and with a native of the country roosting on the safety-valve. It was very exciting. One correspondent had the Sphinx, another the Cheops, another the Luxor, another the Alexandria, and so on. A great fleet.

Still, when word began trickling back we discovered that the hopeful and enthusiastic young correspondents, striving earnestly to make good for the enterprising editors who sent them, all, or nearly all, had the same boat and created the pleasing illusion of the fleet by the simple expedient of selecting a different name for each dispatch. That is, they all had the same boat, or nearly all, but each correspondent called the boat by a different name. An excellent stroke, I should say, and worthy of the consideration of the men who oppose a greater navy. Instead of building a fleet of battleships, why not build one battleship and give that one battleship a dozen names, thereby creating in the minds of our hated rivals in England, France and Germany the impression that we have a dozen new boats, when the fact is we have only one new boat and a dozen new names, the whole effecting a great saving of money, inasmuch as a battleship costs some millions?

About all that has arrived in this country from the Colonel, at the date of this writing, is a few choice bits of description of the scenery along the Nile, and the authorized statement that the Colonel does not intend to talk, and that anything that comes from him purporting to be his talk will be spurious, and is so branded ahead; and some exciting paragraphs telling how each correspondent, after the mad dash down the Nile, beat the other correspondents to the telegraph wire to tell the gasping world how he arrived first at the telegraph wire. It was like the country

Gardening Means Health and Happiness

Active business life allows no long summer vacation in the country. But intimacy with the world of growing things awaits you in your own garden.

You can spend your Saturday afternoons and summer evenings with your flowers.

You can find health and happiness in the cool, bright morning hour.

Your business, your home surroundings and most of all, yourself, will be the gainer for your hours in the garden with our

TRUE TEMPER Outfit of Garden Tools

Containing the following carefully selected, high-grade tools:

One True Temper Special Hoe (Self-Sharpening)
One Solid Bow Steel Garden Rake — One Steel Blade Turf Edger
One Four Tined Spading Fork — One Solid Steel Garden Trowel
One Hand Forged Steel Weeder — One 45 ft. Garden Line and Stakes

Price of Outfit Complete $4.50

These tools represent years of study and experiment with high-grade material and finished workmanship.

They have been selected to form a perfect combination for all requirements of the garden, saving you the time and trouble of investigation.

Each one is the best of its kind that we make. Each is the one best suited to its purpose.

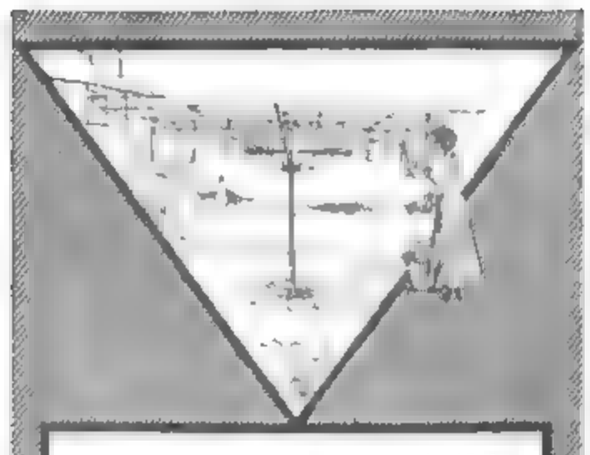
Our True Temper Special Hoe, for example, is unique in having two pieces of steel welded together to form the blade. The tool-steel preserves the cutting edge as the soft steel wears away.

Each tool is wrapped in paper, the whole bundled and sewed in burlap. *A conspicuous label guarantees contents and quality.*

Sold by all leading hardware dealers. See that you get the genuine True Temper Outfit, with label guaranteeing contents.

Send for our valuable booklet entitled "Gardening for Health and Recreation." Tells how to gain health, pleasure and profit in raising flowers and vegetables, with a list of the best books on the subject, including prices and publishers. SENT FREE AT YOUR REQUEST.

American Fork & Hoe Co.
Largest Manufacturers of Farm and Garden Hand Tools in the World
Department "B" CLEVELAND, OHIO



The HILL DRYER saves half the work and time of hanging out the wash. Does away with ugly clothes posts and poles and saves the looks of the lawn. Avoids the exposure of the family washing to the eyes of curious passersby.

Hill Clothes Dryer

is a rotary clothes line which can be put up or taken down in a minute. Holds as much as 150 feet of line. When not in use folds up like an umbrella, leaving only a covered socket below the level of the grass. All clothes hung up while you stand in one spot.

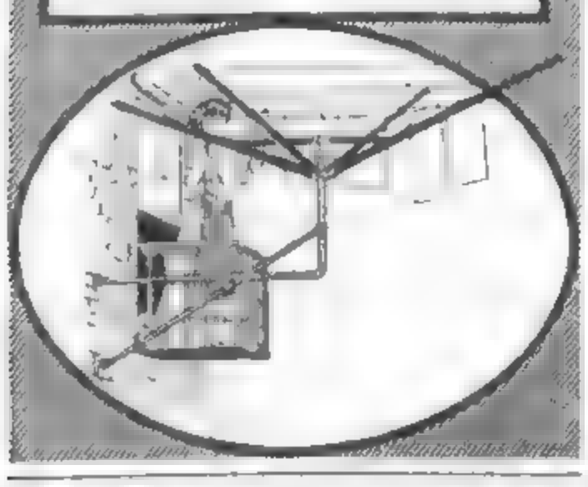
Also made in form for Balcony and Roof. Balcony Dryer pictured below.

Write for Free Folder 1

printed in colors and showing HILL DRYERS in use. Send a postal for it.

Hill Dryer Company

301 Park Avenue Worcester, Mass.



HAYDEN $1 FILM TANK

Takes all sizes up to 4x5. The best, simplest and most improved film tank on the market. Does perfect work.

Hayden's improved film printing frame—75c
Hayden's convertible plate frame with post-
Hayden's [illegible] plate tank, 2 plates—
[illegible] 8x10—$1.50 each
Hayden's tank developer, 6 packages for 25c
Hayden's dry plates, the best for studio and amateur work.

Send for catalog No. 1, giving full description of our specialties.

A. C. HAYDEN & CO., BROCKTON, MASS.

U P Stores, Montreal, Canadian Agents.

KEITH'S No. 168 AS BUILT IN ILL.

Floor plans of this design and description in book marked X below

Our latest books of plans, giving views, sizes, costs, etc. are

10	[illegible] and bung	50	190	[illegible] to $ [illegible]	$1 00
98	Cats $800 to $1200	50	191	$ [illegible] to $ [illegible]	$1 00
136	" $1200 to $1600	$1 00	397	" $3000 to $4000	$1 00
186	" $1600 to $2000	$1 00	x172	" $4000 and up	$1 00

THE KEITH CO., Architects, 1404 Hennepin Ave. Minneapolis, Minn.

Hatching Eggs

From the heavy-laying Rancocas strain S. C. White Leghorns. 10,000 layers at work. Average profit from eggs last year $2 [illegible]. We breed high class utility fowls only, not "fancy." [illegible] We guarantee per cent fertility. Write for prices.

RANCOCAS EGGS HIGHEST FERTILITY

INTERNATIONAL POULTRY SALES CO
Box 155, Brown's Mills in the Pines, N J

Makes Housework Easy

[illegible] pipes from [illegible]

Men for agents. Sanitary Supply Company, Seattle, Wash.

editor who had the habit of putting in his paper each week a paragraph beginning "We stop the press to announce," and printing after that a bit of news. One week nothing happened, but he stopped the press just the same, and announced: "We stop the press this week to say nothing has happened for which we can stop the press."

As a news expedition the hurry to meet Colonel Roosevelt was a fliver. It did not pan out. The Colonel, being fuller of the kind of news desired by the Great American Public than any living human being, decided to hold on to it for a time longer, and he did. Still, we heard all about the mad dash and the rush to the telegraph wire, and that was something—a good deal, I should say. It is highly important, at this juncture, to know which correspondent first clasped the hand that has been decimating the elephant crop, and won the race to the wire to tell about it. That is, it is highly important to the correspondent who has the little formality of expense bills to put past inquiring editors at home.

It has been a long time since any person whatsoever has questioned the sagacity of T. Roosevelt. That eminent faunal naturalist knows where he is at every minute of the day. There isn't the slightest doubt that he has a lot of views about Taft, and the tariff, and the insurgent affair, and Uncle Joe, and all else that has happened in this country since he left us to bong the bongo. I venture to say he has enough views to fill a dozen books. Still, no person who knows him had any idea that he would sit down upon emerging from the jungle and let go any or all of those views. Colonel T. Roosevelt is too wary for that. Likewise, he is taking no chances on having any of his views fired in from the Upper Nile. He will fire them in from Oyster Bay when he is ready to fire them, when he is on the spot and on the job. His pronouncement on what has happened will be properly stage-managed and within easy access of every available source of publicity. Knowing the value of publicity better than any living man, he knows also the value of properly-placed publicity. Besides, being a writing man himself, he isn't giving away his material.

Pins That Feel Like Harpoons

He may decide to speak before he gets back, and if he does he will speak in a way so arranged and managed that everybody will hear and all at the same time. Furthermore, reverting to the entrancing topic of what he will say when he gets ready, whether he talks on that side of the ocean or this, it is just as good a bet now as it was before he came out of the jungle that he will O. K. Mr. Taft and Mr. Taft's Administration, and it was the best bet in the universe then.

To be sure, Colonel Roosevelt is less bound by precedent than any citizen we have. He may let go a blast any day that will cause Mr. Taft to quiver like aspen or aspic, whichever you prefer, but the odds are all against it. The men who were closest to him during his seven years in Washington, the men who have been in communication with him while he has been away, the men who know how he feels are confident that when he does choose to speak he will say a good word for Taft. They cannot figure how he can do anything else, he being directly responsible for Taft, and knowing Taft better than any of us, no doubt.

His old associates, his old intimates, his confidants are unanimous in saying that he will not speak for some time—and, indeed, the Colonel says that himself—but that when he does speak it will be lovely music to Taft, however discordant it may be to other people who have been banking on furthering their own ambitions and schemes by way of Mr. Roosevelt's disapproval of the man of whom they disapprove.

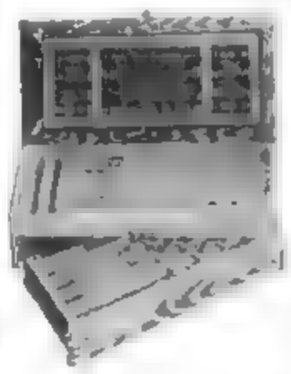
Meantime, Mr. Taft has been showing his sensitive side again by complaining of his newspaper critics. Mr. Taft is a very large man and it is apparent that he is tender all over. Wherefore, having on several occasions displayed that sensitiveness to the public and, what is more to the point, to his critics, just as like as not those critics will jab him some more. As the saying goes, the critics have got a rise out of Mr. Taft, more of a rise than was hoped for, I imagine, but vastly pleasant for the critics to hear about. It always encourages a person who sticks a pin into another person to discover that the other person thinks the pin is a harpoon.

For Home Craftsmen And Shop Craftsmen —All Demand This Bit

THE "Irwin" Auger Bit is the only solid-center-stem auger bit made in every style and size. You will find that the "Irwin" is the strongest, easiest and fastest-boring bit made. It will not clog and will bore into the end or side of either the hardest or softest woods without tearing.

Every "Irwin" Bit is made of special flawless, extra high-grade crucible steel, tested for temper-taking quality—tested again by our specially designed heavy machinery for tensile strength—stretching or straining, and for torsion—turning or twisting. "Irwin" Bits are all carefully turned, absolutely true and accurate, and are highly finished, fully polished. Each bit passes through 50 hands, and the heads and cutters are sharpened and finished by hand-filing. Every "Irwin" Bit is tempered by a secret process in molten tin, oil and brine.

Free Case



For home and farm use, this Set of 20½ quarters contains one each 4, 5, 6, 7, 8, 10, 12, 14, 15 and 16 sixteenths "Irwin" Auger Bits and one six-inch screw-driver bit. Each Set of 32½ quarters contains one each 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15 and 16 sixteenths "Irwin" Auger Bits.

Free Handy Roll

Every carpenter and mechanic should have a set of "Irwin's" in one of these rolls of best canvas, lined with cotton flannel, well made, and strong enough to last a lifetime, keeping bits in good condition, easily carried in small space.

The IRWIN

REG. U. S. PAT. OFF.

The "IRWIN"

Satisfaction Guaranteed or Money Back.

In purchasing, be sure to insist on seeing the name—The "IRWIN," in your own protection. If a bit is not branded "IRWIN," it is not the genuine Irwin Bit, with which we give you our unqualified manufacturers' guarantee, which backs up not only your dealer but you as the purchaser.

Free Offer

Reader Note.—Send us this Coupon, filled out as requested and we will see that you are supplied with an "Irwin" Case (for 32½ quarters if you purchase $2.00 worth, or for 20½ quarters if you purchase $1.00 worth of "Irwin" Bits at your dealer's).

"Irwin" Bits are all drop-forged, which solidifies and strengthens the steel, giving the best and longest service for this reason, as well as because of their peculiar pattern. When each bit has received the finishing touches, it is tested for boring capacity in the hardest of highly seasoned hardwoods.

All Good Dealers Sell IRWIN Auger Bits

If You have the slightest trouble in obtaining them, write us—Use the coupon here or letter.

The Irwin Auger Bit Co.

Sta. D1, Wilmington, Ohio

Largest in the world

The "Irwin" Auger Bit Co.
Sta. D1, Wilmington, Ohio

Here is my name; also my dealer has signed his name that I have purchased $ [illegible] "Irwin" Bits from him. I want an "Irwin" Case [illegible] or "Irwin" Roll—20½ size or 32½ size. (Check which you want—Free.)

My Name

My Address

Have your dealer sign his name and say amount of your purchase of "Irwin's" ($ [illegible]); also his jobber's name and address

Dealer Sign

Dealer's Address

His Jobber is

Jobber's Address

Grape Juice Plain
Serve cold. Cracked ice makes it still more delicious. It may also be diluted with plain water, as Walker's is very rich.

A Natural Drink

The pure juice of the grape is very healthful and very wholesome if kept sweet, fresh and unfermented —*natural*.

But grape juice to be natural and to keep natural must be pure; not only free from alcohol, preservatives, and foreign matter, but also free from those parts of the grape which do not contribute natural elements of the grape's juice.

Particles of ground up seeds, shreds of pulp, extract of seeds and skins, forced into the juice by overpressing are all practically impurities. They make ordinary bottled grape juices cloudy, with settlings of purplish sediment, and give the astringent after-taste of tannin.

Walker's
GRAPE JUICE

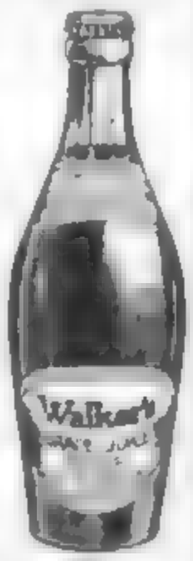
"It's Clear Because It's Pure"

Walker's is clear and radiant in appearance because it is only the pure natural juice of the edible grape. It does not have a cloudy or soapy look, contains no floating matter, deposits no sediment, and is free from the tannin—which causes the puckerishness of other grape juices. Walker's Grape Juice has no equal as a temperance health beverage. It is food and drink—refreshment and nourishment. You never tire of it. The more you drink the better you like it—and the better it is for you.

Walker's Grape Juice is sold by druggists and grocers everywhere. Full quarts 50 cents, full pints 25 cents.

Send us the names of your grocer and druggist and we will mail you our booklet of unusual recipes for dainty desserts and beverages. It's just full of surprises.

The Grape Products Company
North East, Pa.



The "Ten-Pin" Bottle

YOUR SAVINGS

The Business Man's Reserve Fund

IN THE swift race for new and increasing business many merchants overlook the fact that safety should come before expansion. The man who puts all his profits back into his business may find his affairs growing at a very gratifying rate, but if sudden panic or depression should strike the country he could not use his machinery or manufactured product as security on which to raise money. He must have something that is liquid—that is, easily convertible into cash. For this and other reasons it seems worth while to point out a plan by which any man may set up a protection against unforeseen adversity in the shape of a reserve fund invested in high-class bonds. Here is a real bulwark for big and little business, and it is within the range of everybody.

The whole structure of safe and successful business is reared on a reserve or a surplus. When you look into the safeguards that great railroads and corporations employ you see the surplus sticking out. The Government requires the national banks to keep a legal reserve as a protection for the depositors. Thus the very word "reserve" has come to spell "safety." If immense institutions have it why should not the average man who, perhaps, needs it as much, if not more? Many business men do not realize the immense value of such a fund until some emergency develops that plunges them into ruin, and then they find out that it is too late.

At the very outset the question arises, Why should the reserve fund be invested in bonds, which could only pay five per cent at the highest, when the money thus employed might go back into the business and yield from fifteen to twenty-five per cent? In the first place, a bond of the highest type—and this is the only kind that should be bought for this purpose—is one of the most marketable of securities. If listed it can be sold without delay, and this is always an advantage. The best mortgage, while equally secure, might be slower of sale. In times of stress it is often highly important to get hold of money at once, for in a panic the delay of a single day in meeting a payroll, for example, might bring disaster upon a firm.

In the second place, a bond, if well selected, is always good collateral for a loan. The better and more marketable the bond, the larger the sum of money you can borrow on it. In the third place, the very fact that a merchant is putting aside a reserve fund in good bonds is in itself a commendation to the banker with whom he does business. This in turn means credit, for it shows the banker that the merchant is prudent and is not putting all his surplus earnings back into his business.

A fourth reason is that although the bonds may be locked up in a safe or in a safety-vault box they are earning money all the time. If each thousand-dollar bond only brings in fifty dollars a year it is at least safe and certain, and the deficiency in income as compared with other money invested by the firm is more than made up in the moral aid it gives the concern's credit and standing

A Publisher's Surplus

While any business man is quick to see the advantage of such a reserve fund, many assume that it requires a lot of money to start it, and therefore never begin. People make the same mistake about bank accounts and investment, for they labor under the delusion that to make money you must have a considerable sum. This ignorance has kept thousands of people in hard circumstances all their lives. The truth of the matter is that with this reserve fund, as with any kind of investment, you can make a very modest start, and after the start is made it is sometimes amazing to see how it grows.

Perhaps the best way to illustrate this is to tell a concrete story. A certain New York publishing house was started by a small group of very clever men. It prospered from the start and every spare dollar of surplus was put back into the business. Soon they were in their own building. One day the head of the firm was riding on a train and he engaged in conversation with a Western merchant. They compared notes about their business. The Western man told about his "brick-and-mortar assets" as he called them, but he remarked that the best asset of his firm was a bunch of gilt-edge railroad bonds. It set the publisher to thinking. When he got back to New York he told his partners about his experience with the Westerner. Then he said: "I have a suggestion. Let us put aside ten per cent of our payroll every week for the purchase of bonds and thus build up a reserve fund for emergencies."

Some of his partners protested, for they made the argument that the money could be more profitably employed in increasing the firm's output. But the head of this publishing firm is a very persuasive person and he carried his point. The next week the firm set aside three hundred dollars as a starter on its reserve fund. Arrangements were made with a big Wall Street bond and investment house to take over the weekly sum of money and when it had reached a thousand dollars to buy a bond. This process was to be repeated every time enough money was available for a bond. It was agreed to reinvest the interest on the bonds the same way. The firm found that putting aside three hundred dollars a week was not such a hardship, that it was scarcely missed, and at the end of the first year of the experiment the partners were astonished to find that they had laid the nest-egg of a comfortable investment. The plan was kept up for several years. In addition to the per cent of the payroll extra contributions of moneys received from unexpected sources were put into bonds for the reserve fund.

Raising Money During the Panic

What was the result? Along came the panic of 1907. Banks drew in the lines closely and the oldest depositors were refused accommodations. Soon after the high tide of panic this firm had an opportunity to take over a rival business. It was the chance of a lifetime. But considerable cash was needed. The head of the firm went to his banker and asked for a long line of discount on his firm's paper. The banker hemmed and hawed and refused. The publisher was quite independent, for he said:

"Very well, I know where I can get the money. We've got $40,000 in gilt-edge railroad bonds as a reserve fund and we will go to our brokers." He started to go out but the bank president stopped him, saying:

"What you say alters the whole business. I didn't know you had these bonds. We will be glad to furnish the money."

The same kind of incident could happen to the smaller business man who needs two or three thousand dollars. Such a reserve fund provides business insurance; it prevents heads of houses from walking the floor in hard times, wondering where money can be raised, and it enables the business man to be immune from worry in such emergencies and to concentrate all his mind and powers upon his business.

It not only gives the house a feeling of security that is an aid to business, but it accomplishes a larger result, which is best summed up in the remark of the publisher whose example has been used as an illustration. It has led to systematic saving, instead of spending, and this is a virtue as valuable for a business house as for an individual.

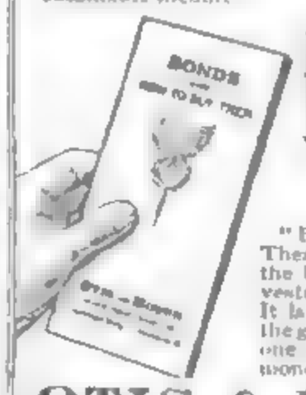
There are many different ways of building up this reserve fund. Here is one that was established by another New York house, and it may be followed by the average business man everywhere. The firm put a certain big bond and investment house on its payroll. Every Saturday its cashier made out a check for two hundred and fifty dollars in favor of the bankers. As soon as a thousand dollars had been received by the investment firm it bought a bond, registered it in favor of the firm, and put it away in a safety-vault box in its big safe. Thus the money for the reserve fund became a fixed charge on the concern, it was never missed, and before many years it had produced a good lump of bonds with apparently no drain on the business.

A reserve fund invested in bonds may have a variety of very constructive uses. Aside from being the basis of credit and

Safe Investments

Municipal and **Corporation Bonds earning 4 to 6 per cent** interest, are safe investments.

If you have only a moderate amount of money to invest you should choose your investment as your banker does, for **safety first**; then the best obtainable income.



The man whose in- [illegible] risk his principal.

Write for This Book

"Bonds and How to Buy Them," written by one of the best authorities on investments in this country. It is full of information of the greatest value [illegible] one who wants to invest money SAFELY.

OTIS & HOUGH
INVESTMENT BANKERS
[illegible] CUYAHOGA BLDG.
CLEVELAND, OHIO

Pennsylvania Railroad Stock

We execute orders in the above stock in any amounts.

Manual on request.

Post Brothers & Co.
Members of New York Stock Exchange.
41 Wall Street, New York City

5% Interest Paid

on six months' Certificates of Deposit. The man who deposits at 3% loses two-thirds of his income. Write for information.

FIRST NATIONAL BANK
Established 1883
BILLINGS, MONTANA
One of the oldest and largest banks in the State.

FISHING How, When, Where to Go

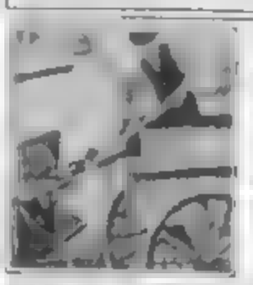
[illegible] illustrated book [illegible] how to bait all kinds [illegible] between tides, special game fish and their history, list of fishing resorts, also copy of this month's NATIONAL [illegible]

National Sportsman, Inc.
71 Federal St. Boston, Mass.

WALTER L. WILLIAMSON'S
Service to Investors

[illegible] for [illegible] two page [illegible]

WALTER L. WILLIAMSON, Box 237, Lisbon, N. D.



MAJESTIC FOUNDATION COAL CHUTES

[illegible] every [illegible] prices and descriptive folder.

Majestic Furnace & Foundry Co.
[illegible] Main St. Huntington, Indiana

PATENTS SECURED OR OUR FEE RETURNED

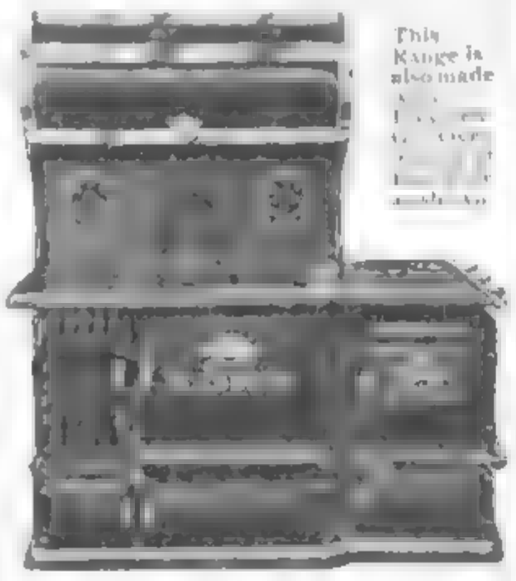
[illegible] How to Obtain a Patent [illegible] What to Invent [illegible] List of inventions wanted [illegible] prizes [illegible] free. VICTOR J. EVANS & CO. Washington, D. C.

6% Good as Gold Our [illegible] First Mortgages on Real Estate worth 3 to 5 [illegible] collect, remit interest and act as [illegible] charge. 30 Yrs. Experience. NEVER A DOLLAR LOST. Amounts $[illegible] and upwards. ANCHOR TRUST CO. Dept. 5-P Wichita, Kan.

6% NET [illegible] PERKINS & CO. Lawrence, Kan.

Famous For Baking

No Fussy Ornamentation or fancy nickel on the Cabinet Glenwood. Just the natural black iron finish. "The Mission Style" applied to a range. A room saver too—like the upright piano. Every essential refined and improved upon.



This Range is also made

"Makes Cooking Easy"

The Broad, Square Oven with perfectly straight sides, is very roomy. The Glenwood oven heat indicator, Improved baking damper, Sectional Top, Drawout grate and Ash-Pan are each worthy of special mention

Every Part is at Hand

at the front—Ash-pan, Broiler door, Grate and Cleanout door—all are handy. Kitchen walls do not interfere in setting this range, for either end as well as the back may be placed squarely against the wall.

A Gas Range Attachment

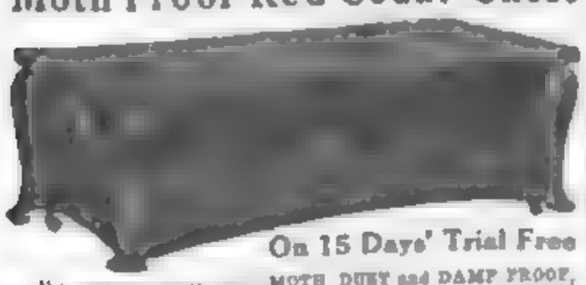
consisting of Oven, Broiler and Three Burner Top is made to bolt neatly to the end of this range when a combination coal, wood and gas range is desired. (See Illustration)

Cabinet **Glenwood**

Combination Coal and Gas Range

Write for handsome booklet of the Pl[illegible] Glenwood to Weir Stove Co., Tau[illegible] M[illegible]

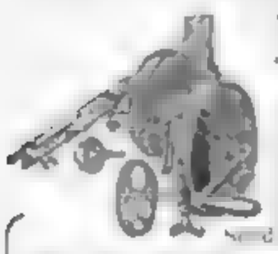
Moth Proof Red Cedar Chest



On 15 Days' Trial Free

MOTH, DUST and DAMP PROOF, in the United States, DIRECT 15 Days Approval

Piedmont Red Cedar Chest Co. Dept. 75 Statesville N. C.



Free Trial

For Six Months

We will send this Genuine Carborundum Mechanics' Special Tool Grinder with drill and chisel grinding attachments [illegible] Send [illegible]

Mechanics' Special Tool Grinder

[illegible] stone and 8 times faster than emery. A genuine Carborundum Hone free with every machine.

Send for FREE Carborundum Booklets

Try this peerless grinder free. Send today your name and name of dealer. Carborundum booklets and free offer sent prepaid

LUTHER GRINDER MFG. CO.
127 Madison St., Dept. 4014, Milwaukee, Wis.

TYPEWRITERS ALL MAKES

Visible [illegible] sold or rented anywhere [illegible]

Typewriter Emporium, 231-41 Lake St., Chicago

an anchor to the windward for troublous times, the proceeds may be employed in many ways. One big New York manufacturer pays his fire-insurance premiums out of the interest he gets from his reserve-fund bonds. Thus his extra surplus is not only well and safely employed, but it aids in the protection of his property. Another manufacturer uses his reserve fund as an accident fund. Instead of paying big liability premiums he buys bonds. If an injured workman gets a verdict he sells a few bonds and pays the damages. In other words, the tax on his resources is not felt when it is made this way.

A man need not necessarily be in business to have a reserve fund. It is a good aid to systematic saving, and in many cases it has been the foundation of a fortune. It brings to mind a remark once made by a very successful New York financier, who said: "Every man loses his first thousand dollars. After this loss, if he is smart, he will buy a bond with the second thousand. He won't lose this and, therefore, he gets courage to go on with his investment."

Many men have found it a great aid to fortune to accumulate a small group of bonds, as a sort of nest-egg, and then use the interest for various helpful things. One man, for example, used his bond interest to pay the premium on his life insurance. He had ten one-thousand-dollar 5s that paid him $500 a year. Out of this he was able to pay a premium of $243.80 on a straight life-insurance policy for $10,000 and have a surplus left. If he had died his family would have received $20,000.

Bonds for Babes and Brides

The interest from bonds put aside by fathers may be used to pay for the education of sons, or the outfitting of daughters when the time of their marriage arrives. Most people do not appreciate how money earns money. Take the case of a father who is only able to buy one one-thousand-dollar five-per-cent bond. If the bond is bought when the child is born, the interest from it, deposited regularly in a savings-bank every interest date, will mount up to a surprising sum. Taking the concrete case of a five-per-cent bond, it means that the father could deposit $25 every six months. In a savings-bank that pays four per cent on its deposits this interest alone would amount to $1299.47 by the time the child for whom the bond was bought is eighteen years old. In other words, there would have been deposited $900 in interest from bond coupons, while the interest that these deposits earned would be $399.47. With the principal of the bond—$1000—there would be available a total of $2299.47, which would be a very tidy sum for a bride or a young man about to start out in life. A more modest stake could be built up by the purchase of a $500 bond, for many good bonds are to be had in this denomination.

To enable the reserve fund to perform its fullest and most helpful service it is important that the bonds purchased should be of the highest type because, as already emphasized, they should be readily marketable. Yet bonds of this kind are cheaper now than they have been in a good while, and they would not only provide a stable investment but furnish a satisfactory yield at the same time.

Merely to point out the type of bond and the yield which may be obtained at this time, the following short list is given with prices on the day this article is written:

Atchison, Topeka and Santa Fe Transcontinental Short Line First 4s, due 1958. At the present price of 94 the yield would be about 4.30 per cent.

Louisville and Nashville Unified 4s, due 1940. The price is 98, which would make the yield about 4.10 per cent.

Southern Pacific Refunding 4s, due in 1955. The price is 96, which would make the yield about 4.20 per cent.

Oregon Short Line Refunding 4s, due 1929. The price is about 95, which would make the yield about 4.35 per cent.

Wisconsin Central First 4s, due 1949. At the present price of 95, the yield would be about 4.25 per cent.

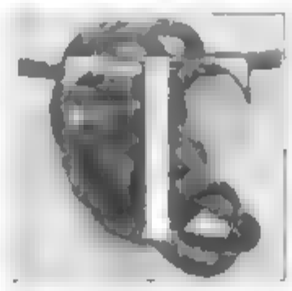
Colorado and Southern First 4s, due 1929. The present price is 97, which would make a yield of about 4.25 per cent.

Lake Shore Debenture 4s, due 1931. The price is 95, and the yield therefore would be about 4.40 per cent.

New York Central Debenture 4s, due 1934. The price is 95, and the yield would be about 4.25 per cent.

Electric Garden Hose

Will not crack, split, burst or kink



THERE is not—and cannot be any other hose like "Electric." All important processes of its manufacture are protected by basic patents.

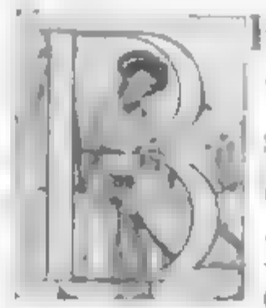
The ordinary method of hose construction is ancient and amateurish in comparison.

A jacket of heavy cotton seine twine is *woven*—*woven*, mind you, *not wrapped*—over a tube of pure rubber. Next, a second tube of rubber—same quality—is put on over the cotton jacket. Another mantle of seine twine is *woven* around the second tube. A third *tube*—corrugated lengthwise—is put on over the second cotton jacket.

Each of the five alternating sections of rubber and of cotton is a complete hose in itself.

The hose is then encased in metal tubes, or moulds, 500 feet long. Liquid under high pressure is put inside the hose and locked in. The whole is then placed in a sealed oven and live steam turned on. This steam heats the liquid, causing it to expand and force the hose against the metal tube. A pressure of 500 pounds to the square inch is applied.

The three rubber tubes and the two woven cotton jackets are amalgamated or vulcanized by the pressure; converted into a single or unified fabric of mingled rubber and cotton.



BEGIN to understand why "Electric" is different from a hose that consists of two—or even three—strips of common rubber glued on a piece of canvas and then wrapped or "lapwelded" into a tube that a child can tear apart with its fingers.

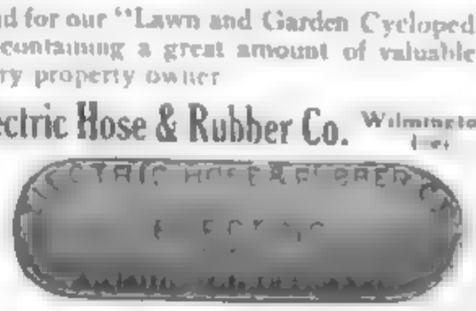
Before it leaves our factory, every foot of Electric Hose is tested by a water pressure of 400 pounds to the inch. Ordinary hydrant pressure averages from 30 to 50 pounds—and frequently bursts ordinary hose.

Put Electric Hose in your garden or on your lawn and work it day after day alongside of any other hose on earth, and Electric will be virtually as good as new when the other one is worn out and thrown away.

Send for our "Lawn and Garden Cyclopedia," a new booklet containing a great amount of valuable information for every property owner

Insist on **Electric** No other "Just as good"

Electric Hose & Rubber Co. Wilmington, [illegible]



Electric ends hose troubles

Electric Hose is sold by the best dealers everywhere

PAINT experiments are all right if no mixed with linseed oil is no exper is the guaranty of the purity and th

Imagine A House Without Paint

TAKE paint from anything to which it belongs and it is robbed of its beauty—its usefulness is impaired.

Experience is better than experiment. The experience of generations has proved that pure white lead mixed with pure linseed oil makes the standard, reliable, long-wearing, satisfactory paint.

When pure white lead and pure linseed oil paint is brushed out and dries, it forms a tough, elastic film, protecting the painted surface.

By mixing pure white lead paint fresh for each job, certain definite and vitally important advantages result.

It is perfectly apparent that all surfaces requiring paint are not alike. Some are dense, some are porous, some are dry, some tend to absorb moisture. Paint made for porous wood will not suit dense wood, and vice versa. Every painting job is a special job. The nature of the surface, the climate, the season of the year, the exposure (whether toward the sun or not), all these have a part in determining the proportions of pure white lead and linseed oil necessary to produce paint perfectly adapted to the work in hand. Only by knowing these conditions, and mixing the paint accordingly, can durable and economical painting result.

Scaling Paint and Repainting

REPAINTING day will come surely as taxes, but that fact is seldom in the property-owner's mind when he has his house painted. Yet that thought should be uppermost. The cost of the work cannot be figured correctly unless repainting day is kept in mind.

"What has the cost of the next job to do with the cost of the present one?" you ask.

Just this—and it is a fact which perhaps a majority of property-owners never take into their calculations. The choice of materials for the present job not only decides whether the present expenditure is to do for a short or a long time, but that choice also decides whether or not there is to be an extra expense later.

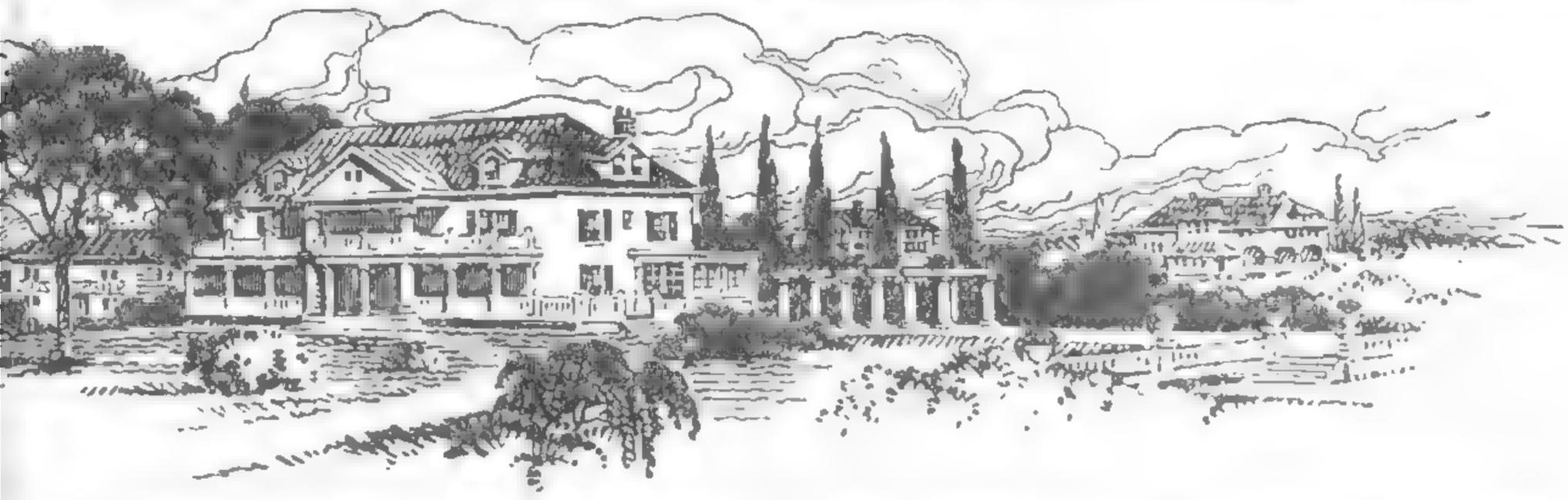
That extra expense is sure to come if a paint which scales off is used.

There is nothing to do with scaling paint but to clean it all off somehow. The steel scraper or the gasoline torch are the means. The first is slow and sometimes ineffective. The torch is sure but dangerous. Both are very expensive. Not at all infrequently the property owner, whose building has been painted with a scaling paint, must pay twice the cost of putting the paint on to get it off again. Now this cost of cleaning off the old paint before repainting can be done should rightly be considered as a part of the original job.

NATIONA

An office

NEW YORK BOSTON BUFFALO
(JOHN T. LEWIS & BROS. CO., PHILADELPHIA)

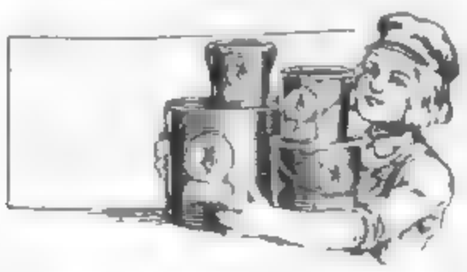


ot conducted at your expense. Pure white lead iment, and the "Dutch Boy Painter" on the keg ne reliability of the white lead which it contains.

The remedy for scaling paint is not to use that kind in the first place. Pure white lead and linseed oil paint does not scale.

It is a peculiarity of the white lead paint film to disintegrate slowly and imperceptibly in fine particles, uniformly, smoothly, evenly. The surface left for repainting is ideal. Not a bit of preparation is required.

Sometimes by reason of the excessive use of turpentine, the disintegration takes place too rapidly and the film is said to chalk. This is no fault of the white lead but of its abuse. And even then the surface left for repainting is perfect.



What Is the Life of the Paint?

WE have emphasized the fact that white lead is a superior paint material because when mixed with linseed oil it makes a tough, elastic protecting film.

It is an old phrase that the oil is the life of the paint. This is true, but not in the sense that it is the more important element. The oil is the life of the paint in the sense that the weakest link in the chain is the life of the chain. The paint cannot wear longer than the oil. The white lead is practically indestructible. It would last forever if the oil would. But when the oil disintegrates, the white lead has nothing to hold it together and falls away

The best possible linseed oil should be obtained no matter if it costs more, and the white lead used with it should be unadulterated.

The big advantage of white lead as a paint pigment is that it protects the linseed oil as no other pigment does. The attraction or affinity between them is so strong that if you thoroughly incorporate finely ground white lead with water so that the mixture is like paste, and then pour in pure linseed oil and agitate the mass, the linseed oil will drive out all the water.

The importance of this fact to the paint user cannot be overestimated. If the linseed oil will drive out water from white lead, what chance has rain or snow or other moisture of penetrating a film made of white lead and linseed oil?

Moreover, pure white lead and linseed oil penetrate together the pores of the surface to be painted and anchor there with minute tentacles. Such paint practically becomes a part of the material painted.

The finish produced by white lead paint is characteristically smooth because it flows together, leaving no brush-marks.

Another characteristic of these two materials, pure white lead and linseed oil, is the elasticity of the paint film they produce. This allows for the shrinking and expansion of the surface beneath. Hard, inelastic paint films being unable to bend or give, crack and scale off.

For All Tints and Finishes

NOT only is white lead paint best for outside painting, but the interior decoration of homes, office buildings and apartment houses, can hardly be accomplished in a satisfactory manner, according to modern ideas, without the beautiful effects obtained with white lead paint. Walls, ceilings, woodwork—all are now painted with white lead paint by the best decorators. All gradations of tint are obtainable only when paint is made to order.. That is the big advantage of white lead and oil paint. The finish is varied by changing the liquid constituents (oil, turpentine or varnish), giving dull, glossy or enamel finishes.

Have your painter use white lead with the "Dutch Boy Painter" trade mark and he will give you a latitude of tint and finish, as well as a durability, which you can get in no other way

Helps on Home Decoration

WHEN the house-owner and the painter meet to plan the decoration of the house, some definite color schemes are very handy to serve as a basis of selection. We have some booklets which are at the service of every property-owner and every painter who cares to send for them. They include suggestions for painting the outside and inside of the house, illustrated with excellent colored plates.

A New York landscape-gardener's ideas on arrangement of flowers and shrubbery are included. Somewhere in the booklets something suitable to your particular house will be found.

All these features will be sent if you simply ask for "Dutch Boy Paint Adviser No. 97."

L LEAD COMPANY

in each of the following cities

CINCINNATI CHICAGO CLEVELAND ST. LOUIS

(NATIONAL LEAD AND OIL COMPANY, PITTSBURGH)

OUT-OF-DOORS

Your Fly-Rod and How to Choose It

THERE are many lamp chimneys which are serviceable as lamp chimneys, but which are quite worthless for the purpose of driving a nail. It is the same way with a fly-rod. You can break it by catching it in a screen door, or by poking the end against a tree, or by sitting down on it; but it is not intended for any of these purposes. Properly used it is one of the most indestructible of all sporting instruments, as well as one of the most beautiful and fascinating.

The intent of the fly-rod is to get out a line to a distant fish and to establish permanent connection with the said fish. Its theory is not that of lifting weight in the air, but of controlling weight in the water. If you will put a pound weight on the ground and hook your fly into it you will find that, though you use all your strength, you cannot lift that weight from the ground. Neither can you break your rod in trying to lift it. The distance through which the power is applied is too great. Thus you can understand how this frail-looking tool can, all day long, pick up a heavy line from the water, carry it back of you, and then forward again. The tip alone could not do that, nor could the middle joint, nor the butt joint. The weight of the line would be hard for the slender tip to bear, whereas the sturdy butt joint would not show the weight at all. The equation of the rod is the mean strength of the three joints into the distance over which the power is applied. A pull straight down the rod, at an acute angle, will break the tip like glass.

There are tastes in fly-rods—indeed, fashions in fly-rods—and stubborn theories regarding them, and into all of these matters intrudes the personal equation, that most mysterious thing in sport. Some men like a whippy rod, some a stiffish one. Some like a soft middle action, while others like all action far out toward the tip, with a lot of backbone, as it is called. This last type of rod is the most fashionable today, and with its ability to lay out a long and heavy line, to strike quickly and to kill rapidly, it may be called the most deadly form of the fly-rod. Mere efficiency in killing, however, is not the sole test of a fly-rod, which primarily is to be used for sport and pleasure. A rod with too much backbone is hard to fish with all day because, to make it work properly, it must be strung with a heavy line, and to handle a stiff rod and heavy line all day long is hard on the unaccustomed wrist.

How Rods are Like Girls

Ordinarily you do not wish your fly-rod for big fish alone. You will want to catch some trout, perhaps some bass, but the most of your fishing will, in all likelihood, be done on trout weighing not over a pound. Your actual fishing will be done at a distance of probably not more than forty or forty-five feet—between five and six times the length of your rod, say. A powerful, modern ten-foot rod, weighing six ounces, will fish sixty feet of line, but you will get mighty tired of casting sixty feet of line before you have been at it long. What kills trout is good wading and careful fishing at medium ranges. Your basket is made with a short, straight-laid line, over which you have perfect control. Therefore, the theory of your rod should be one working to that end.

For an all-round rod ten feet is not a bad length as an extreme, and in that length perhaps five and three-fourths ounces is a weight light enough. Nine feet makes an easier-casting rod, and at that length you can drop another ounce in weight. Eight feet is rather short, except for small streams where one wades along and pecks at the alders, brush-heaps and log-ends. Between nine and ten feet is a good compromise length. English makers sometimes put an ounce or more of weight in each foot of the rod's length. We keep the proportion down to almost one-half of that. With us a ten-foot, ten-ounce rod would be a club; but we trim the fittings—butt piece and reel seat—down closer than the English makers, and we never have a big ball on the end of a rod as they do, although a few of our anglers like a metal spear point screwed in the end of the rod so that it can be easily stuck upright in the ground, when one is fixing his flies.

You cannot buy a fly-rod by mail order, or even have it made to specifications by a good maker, with certainty of success. You must take up the rod and try it in your own hands. You may take up a dozen rods, one after the other, and after you have whipped each of them a few times and listened to the song of the salesman, you may persuade yourself into believing that any one of them would do. But when, at last, you run across the right one you know it as clearly as you do when you are bitten by a rattlesnake. It is precisely like the time you saw your real best girl for the first time. A great, surging soul-impulse comes over you which, in articulate vernacular, interprets itself somewhat as "Me for this."

This rod which you know instinctively is all-right feels easy and light in your hand. It is not too stiff and clumsy above the hand grasp, but soon begins to taper. It does not seem to have a stiff place anywhere in it. You feel that you can control it clear to the tip. With a steady, easy swing, the tip "carries through"—and the carry-through is an excellent thing in golf, billiards, shuffleboard or fly fishing. This rod has no soft spot in the middle. It does not flare back and vibrate. It has not two or three different sets of nodes in its length. In short, its action may be called strong and gentle. You instinctively know that this rod will lay an easy, straight line, which is precisely what any good rod ought to do, and what not one in a hundred does.

Artistic Triumphs in Split Bamboo

Between nine and ten feet, between five and six ounces, and for fishing between forty and fifty feet your rod will probably require an E line, whether tapered or level. This weight of line will make the rod get into action, which the rod must do before it will pitch a line straight. It will not be so apt to overcast as a more powerful rod with the action farther down toward the tip. Good casting can be done with these stiff rods, but with such a tool one has to watch every cast, else he will surely overcast, so that the line will jerk back and fall crooked on the water. This latter is fatal to good fishing. Your strong and gentle rod will be much more comfortable for daily use.

At one time we used many different materials in our rods—ash and lancewood, lancewood alone, greenheart, bethabara, snakewood, osage orange and several other woods—most of them hard and dense varieties which grow in semi-tropical regions. Today there are only two or three materials used to any extent, these being split bamboo—or split cane, as the English call it—greenheart, perhaps bethabara, and lancewood. The split bamboo rod is now universally accepted as the best of all types. It is believed that American rods of this make lead the world, although the English makers do not like to admit this. Until very lately the English rods of this make were quite heavy, and some of them are made with a steel core or steel ribbing. It is possible today, however, to get a beautiful English split-cane rod of five or six ounces weight at a cost, duty paid, of about forty dollars. An imported greenheart rod will cost about thirty dollars. For the best American split-bamboo rods you will have to pay thirty to thirty-five dollars.

The Japanese are expert fly fishermen, and they use a natural bamboo cane with a very light tip fitted into it. We make our rods of Calcutta bamboo. This comes with dark spots on it where the leaves have been burned off. It is hard to judge of the quality from the color, but usually you will see the cheap rods with more dark spots on them, and the high-class rods are apt to run a clear white, yellow or amber in color. A bluish color is not usually desirable. Of course, it is only the rind or steely part of the bamboo which is used. Cheap rods, which can be bought as low as two dollars, are simply sawed out of the bamboo, but your good maker splits out his strips by hand. There are six of these strips, which run from the hand-grasp clear through to the needle-like tip. Glue and bamboo

If you have not yet purchased the Rubdry Cotton Sponge Bath Towels, you have yet to experience the last added luxury and benefit of the bath.

Note Carefully These Points of Improvement

The Rubdry, as shown by the magnifying glasses below, is a series of cotton sponges, the turkish a series of non-absorbent twisted thread loops.

The Rubdry absorbs water like a blotter, the turkish drags the water back and forth. The Rubdry massages the pores, the turkish does not.

RUBDRY BATH TOWEL

The Cotton Sponge Bath Towel

Prices: 39c., 53c., 73c., Rubdry Extra 85c, Rubdry De Luxe $1.25

Guaranteed for 1½ years. Each towel in an individual carton.

THE Rubdry adds a new pleasure and benefit to the bath never experienced before. It absorbs the water *instantly* into the soft cotton nubs, leaving always a dry surface to rub with. The nubs, or sponges, as you can see from illustration, press down around and massage the pores, freeing them from moisture and impurities, and leaving them in a more sanitary condition.

Ask your dry goods man or haberdasher for Rubdry Cotton Sponge Towels; but don't listen to a "just as good" story—it isn't necessary. There's nothing "just as good" as Rubdry towels; there's nothing like them, and we will supply, express prepaid, at above prices, every locality where the towels are not on sale. Money refunded if the towels fail to prove all claims.

RUBDRY TOWEL ENLARGED

Series of absorbent cotton sponges. Absorb instantly, leave skin dry. Massage pores. No lint.

Rubdry Cotton Sponge Towels DO NOT SHED LINT

Rubdry Towel Co.
157 So. Angell Street
Providence, R. I.

TURKISH TOWEL ENLARGED

Non-absorbent, twisted thread loops. They *drag* the water. No massaging; shed lint.

Cluett

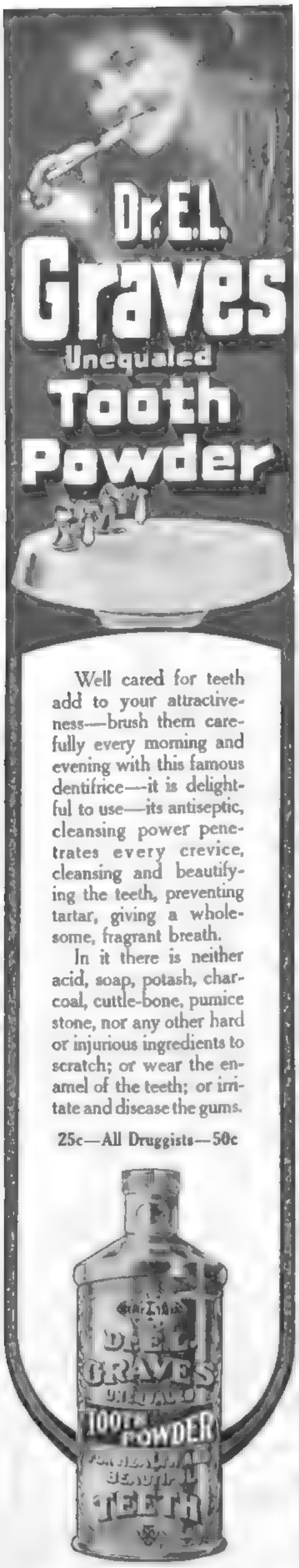
CITY AND COUNTRY SHIRTS

The "Croydon"

The bosom is pleated, showing group stripes, graduated stripes or figured stripes, in color combinations of unusual novelty and attractiveness.

Send for booklet, "Proper Dress"

Cluett, Peabody & Co., Troy, N. Y.



Well cared for teeth add to your attractiveness—brush them carefully every morning and evening with this famous dentifrice—it is delightful to use—its antiseptic, cleansing power penetrates every crevice, cleansing and beautifying the teeth, preventing tartar, giving a wholesome, fragrant breath.

In it there is neither acid, soap, potash, charcoal, cuttle-bone, pumice stone, nor any other hard or injurious ingredients to scratch; or wear the enamel of the teeth; or irritate and disease the gums.

25c—All Druggists—50c

make a great combination for strength and delicacy

The conventional form of a fly-rod is in three pieces, but some anglers like the suggestion of a former expert, who devised a detachable hand grasp for all his rods. This butt piece of such a rod is made with a deep, strong ferrule. The weakness of this plan is in this ferrule, which sometimes loosens or breaks under strain. The advantages of this form of rod lie in the fact that one can carry the hand grasp in his valise, or elsewhere, and can put all the rest of his rod in a slender metal tube, say a piece of bicycle tubing, and have a screw cap fitted on the end. This protects the tip much better than a wood form or linen bag. The inventor of this form of rod always had his rods double guided, and once in a while he would reverse the rod, so that each side would get an equal strain. Theoretically, this is a good plan, but it is actually not necessary for a rod made by a high-grade maker today and used for the average amount of fishing. If a rod is hung up by the tip when not in use the sag will all come out of it. Besides, the double guides make a rod look rather clumsy and heavy.

It is easy to be seen that you should be privileged to try your rod with line and reel before you purchase it. It is not even necessary to try it over water, although water is better than grass. By actual experiment you can see whether your rod overcasts, whether it is too weak in the back, whether or not it has perfect control over the far end of your fly-line. It should pick the line up clean and free, keep it high in the air, and lay it straight behind and in front. Of course there is a certain point of compromise between easy action and the quick striking of a fish when it rises. The sharper the action of a rod the more fish it will hook. *Per contra*, the more crooked line you cast the fewer fish you will raise.

Good Signs and Bad

In selecting your rod be sure that it is made without any dowel pins—those sharp little wooden pegs which you used to see sticking down at the bottom of the ferrule and which were always getting broken off in the other ferrule. These pins are no longer used by the best makers, although once they were thought to add rigidity to the joint. They make a rod very hard to repair in case of a broken joint. Another old thing in rod making was the little metal pin which was driven through the ferrule and through the wood to hold it in tight. That, today, is a sign of cheap and bad construction. The best makers today use a ferrule of medium length, not pinned, and without dowels, but fitted perfectly.

Of course you know that before putting your rod together you should oil the ferrules a little and wipe off the oil, or else rub the ferrule on your nose, your neck or your hair. In taking the rod apart take off the tip first and pull the ferrules apart with a straight pull. Never twist the ferrule, because that strains the rod and ruins the surface of the ferrules. The joints are apt to be tighter after a day's fishing, and if you have forgotten to lubricate the ferrules so that they stick very badly, heat the ferrule rapidly—not too much, say with a match flame—then give a quick smart pull. The ferrules are one of the tests of good rod making, and you should examine this feature before making your purchase.

Your rod must be selected as your initial point of operations, and your line and reel must be fitted to it, not the rod to them; but, in general, the rod should be chosen for good results with average equipment. Thus you may use either a level or a taper line. The latter is better for very long-range casting, but for actual fishing the level line is more useful. It is better in a wind, is less apt to rot and break, and is a constant factor all the time. You would better taper your leader than taper your line. The latter must be heavy, which is something the beginner finds it difficult to realize. A light line is more difficult to control or to lay out straight, and the very light line can only be used successfully on the very light rod. Therefore, get your rod with enough power to handle a good, heavy enameled line, say size E.

If in the lot of rods which you are examining you should find one with the canvas cover fastened with glove buttons, and with a loop sewed on at the end of the cover, so that the rod can be hung up by the end in its bag, ask the salesman to give you a second look at that particular rod. There are ten chances to one that it was done by a good maker. Very possibly it was an English maker, for our American manufacturers still have a few things to learn. Many users of rods, also, do not bear in mind the truth that no rod should be left standing in a corner even when it is cased. The case should be hung up by the end. Whenever possible, suspend your entire rod by the tip, let it hang down straight, preferably with a little weight on the bottom. It renews the youth of any rod. No rod should be laid up on two or three nails. If you are at a clubhouse or lodge where there is a good wall with half a dozen nails laid out perfectly level, you may lay your rod on these with safety. Never stand it up against anything. Really, the best way is to take it down every night, straighten the joints, wipe them dry, oil the ferrules, put the rod in its case and hang it up by the nose.

Mending Broken Joints

Having given your preference to rods which come with a case for the tips and with a canvas cover which does not look sleazy and sloppy, select a rod with a hand-grasp, preferably of cork—which is perhaps the most practical of all materials used—large enough so that your thumb does not come on the metal ring on the upper end of the handhold, which, in use, will make the end of your thumb sore. Your maker is very apt to try to save weight in the handhold, and so to give you a rod which you could hardly use at all if you put your hand where he wants you to.

Formerly, all rods were made with ring guides, but today the snake guide or standing guide is used on the best rods. Of course these taper from the butt to the tip, following the taper of the rod. Of course, also, in a well-made rod you will see that the varnish is without flaw, that the windings are perfect, and that there is no opening in any of the joints.

While you are at the business of buying your rod, have the salesman give you a little stick of good rod cement, a little shellac, a little varnish, some wrapping silk, and a quill or two. Granted any proper use, you cannot break this fly-rod of yours. You never ought to borrow a fly-rod and never ought to lend one, but some time or other you may be foolish enough to lend your fly-rod and then it may be broken, and that by a man who thinks it costs $2.39 at the outside. It usually is the father of Irene. You ought to kill him, but instead you have to be polite. If the tip is broken, cut it off, make a long tapering splice, put in a split quill on each side, drop a little cement on, lash it with silk, and then shellac. It will be about as strong as new. The most usual break in a rod is at the foot of the second joint, and this is usually the most important joint of the three. A break close up to the ferrule does not help a rod, but does not ruin it. It can easily be repaired. Heat the ferrule of the broken piece over a lamp until the cement melts, when you can easily pull out the broken plug. Then take a file, not a knife, and fit the broken end of the joint in the ferrule. Don't make it fit too tight. Heat this also with cement, then heat the cement, and while all is hot put on the empty ferrule, as warm as you can well handle it, and then tap the end flush down into the ferrule. When it is cool it will be firm and tight. Almost any one can do this job. Almost any one can put windings on a rod, too. You can't see where the ends of these windings leave off. The trick is done by winding over the free end of the thread, which you have left lying parallel with the rod. You have also left lying along the rod a loop of stronger silk. When you get done winding, stick the unused end of your silk through this loop and pull the whole works back under the lashings. Then snip off the ends, and no one can see how it happened. Of course you have to shellac and varnish after that.

The attachment between the angler and his favorite rod is something permanent. One may sell a gun, perhaps, even a dog, but rarely a fly-rod. It is something of the same sort of thing which catches you when you see the really best girl, who, also, is gentle and strong. Usually it is for life. As to the expense of all these things desired of the soul, it is a purely relative matter. Business should come before pleasure, and the necessaries of life before luxuries. Therefore, if it comes to a choice between paying the rent and buying a real fly-rod, do not pay the rent.

A Damaging Confession

When a woman says, "Thank Heaven, I'm through with my Spring house-cleaning," she makes a mortifying confession.

She admits that for twelve months she allowed her house to grow dirtier, month by month, until it became just twelve times as dirty as it should have been.

What excuse does she offer? Why do this thing only once or twice a year?

Because [illegible] confusion, the misery, the worry it causes.

House-cleaning [illegible]! Who does not shudder to think of it!

A well known domestic science authority said the other [illegible], "*The Duntley Cleaner is the greatest household invention since the sewing machine. It does more to lighten housework and to make the home sanitary than any other one thing.*"

The Duntley Pneumatic Cleaner transforms the care of home from an infinite burden into a comparative pleasure

Instead of an upheaval of furniture, ripping up of carpets, and what not, to get rid of the accumulated dirt of months, we have a regular and simple renovation which results in perpetual freedom from dust, grime and disease germs.

You need never sweep nor dust again. The Duntley Pneumatic Cleaner will do it for you—ten times easier, ten times quicker and ten times better.

I know so well that the Duntley Cleaner will free you forever from the housecleaning bugbear, that I am willing to send you a machine for a free demonstration in your own home—no matter where you live.

I am not afraid to send the Duntley Pneumatic Cleaner a thousand miles away and let it tell its own story.

I want you to know why this cleaner has won Grand Prizes in this country and Gold Medals abroad. I want you to realize that it is cheaper to have a Duntley Pneumatic Cleaner than to be without one.

Let me prove what I claim—in your own home. I will take all the risk. If you do not find that the Duntley Cleaner is an actual household necessity, send it back

Duntley Pneumatic Cleaners are operated by the ordinary electric light current. Where there is no electricity, hand-power machines can be furnished

Prices range from $45.00 to $125.00. Small monthly payments, when desired.

Fill out and mail to me today the coupon below.

J. W. DUNTLEY, President
400 Harvester Building **Chicago**

Cut on This Line and Mail Coupon at Once

Duntley Manufacturing Co.
400 Harvester Bldg., Chicago

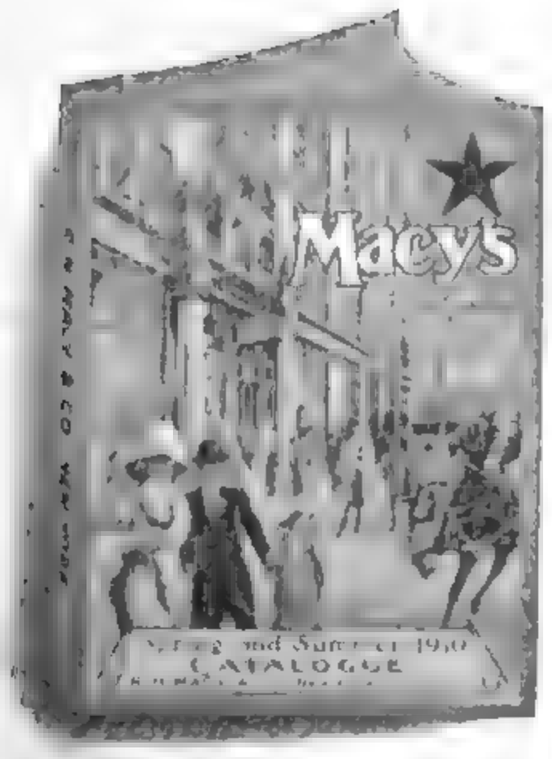
Send me booklet of Duntley Pneumatic Cleaners for household use, and your book on scientific housecleaning

Name [illegible]

[illegible]

[illegible]

County [illegible] State [illegible]



FASHION NEWS TRAVELS FAST

When fashion softly whispers in the Salons of Paris, when the first inkling of a new fashion design is revealed upon the Riviera, when something new and beautiful makes every eye eager at the brilliant gatherings of smart London Society, then MACY'S skilled fashion artists are hurrying the news back to New York, and MACY'S customers in America purchase the same charming creations while the first exclamations of surprised delight are still heard in Europe.

Non-Residents

Although you may be a non-resident of New York, still all the superb facilities of MACY'S world wide organization are at your disposal through the MACY FASHION BOOK and MAIL ORDER SERVICE, which puts you in direct touch with the immense MACY store on Broadway. Aisle after aisle of this gigantic building reveals the most artistic creations of the world of fashion for WOMEN; correct dress for MEN; everything for CHILDREN; millions of dollars' worth of new goods from MACY'S factories in America and Europe, and the choicest products of the best manufacturers in this country and abroad.

While the Edition Lasts

We guarantee to send you one complete copy of this beautifully illustrated, 480 page Fashion Book, ABSOLUTELY FREE, POSTAGE PREPAID, if you merely send us NAME and ADDRESS. Don't delay. Don't [illegible]. Do what you [illegible] other fascinating things; secure this complete 480 page BOOK FREE, by merely sending your NAME and ADDRESS. Act instantly. Do it now. Send your NAME and ADDRESS.

Act instantly; Address Dept. 608

R. H. Macy & Co.'s Attractions Are Their Low Prices

Macy's

Dept. 608, R. H. MACY & CO. Broadway, N.Y.

Oddities and Novelties

Another International Language

HARDLY had Volapük been decently buried when Esperanto was invented and recommended to a waiting world. Successful as the propaganda in behalf of Esperanto has been, a new philological sect has arisen which Esperanto will not satisfy, because Zamenhof, the inventor of Esperanto, has arbitrarily created words instead of finding out what is in reality the most international expression. The language which is offered as an improvement on Esperanto is Ido, said to be nothing but a systematic turning to account of everything that is already international. Here are a few examples to show the contrast between Esperanto—given first—and Ido:

bedauri—regretar—"regret"
chiu—omnu—"everybody"
vosto—kaudo—"tail"
malsupreniri—decensar—"descend"
nepre—absolute—"absolutely"

Every universal language thus far invented has swerved from its original form. Esperanto has its disputed spellings as well as English. The preferred form makes use of five circumflexed consonants, for which reason Idoists maintain that not every Esperanto telegram can be correctly transmitted, nor every Esperanto utterance readily set in type. Ido has hardly had time enough to develop modifications, but that they will eventually come Professor Otto Jesperson, perhaps the foremost Idoist in this country, practically admits when he states that an international language can never be perfect, but that it should be perfectible.

These fluctuations in an artificial tongue, which is supposed to be stable, raise a doubt as to the feasibility of employing such a method of international communication; and if two languages can exist side by side, which seems to be the case with Esperanto and Ido, why not four or five? If that should come to pass the world would be in no better position than now, with the necessity of learning English, German, French, and many other tongues for commercial intercourse. Yet there are men like the distinguished chemist, Ostwald, who believe that "the international language is no longer the matter of more or less noisy enthusiasts, but a serious and technical problem, which we are going to solve just as well as we are solving the flying problem."

Whitewashing Coal

WHITEWASHING coal would seem to be a labor so brilliantly useless that one can imagine only the inmate of a lunatic asylum considering it at all seriously. Yet that apparently crazy scheme is carried out by some Western railroads. The coal is whitewashed not for aesthetic reasons, but simply to prevent theft in transit. Before a car of coal starts on its journey the top layers are sprayed with lime-water, which leaves a white coating on each lump of black coal after the water evaporates. The removal of even a small quantity from that whitewashed layer is immediately detected, so that the exact junction or station at which the theft occurred can be noted.

The Moth and the Flame

THE moral which the moth's silly fascination for flames is supposed to point is no longer applicable to the young idea. For years Professor Jacques Loeb, of the University of California, has made a study of this peculiar behavior of insects toward light. From his investigations it seems that the moth is guided to the flame not by a reprehensible curiosity, but because it is suffering from a kind of paralysis which is caused by light and which compels the moth to fly to its doom. Heliotropism is the awesome technical name for this once completely misunderstood proceeding.

Moths are not alone in this inability to escape light. Plants grow toward the light, as every one knows in these Nature-study days. It was a great achievement on Loeb's part to prove that animals were heliotropic as well as plants. The same influence which causes the moth to seek the flame leads many animals to swim, crawl

Young Men: Consider This

No two people ever get the same results from the same materials.

No two clothes makers are equal. The same fabrics are to be had by all. With compass, square, machines and other accessories, all can produce good fitting, perfectly tailored garments. It's simply a mechanical process.

But, Young Men, there is something more in

Ederheimer-Stein Clothes

something the great artist puts into his picture that makes it the wonder of ages. It's personality, life, spirit.

Here are clothes of a different sort, with a new idea, a higher standard. They are made to represent you and your ideals and your tastes; made to reflect your individuality. They're your own clothes, like your thoughts—a part of you. Young Men's clothes by Young Men's makers, the work of specialists; help you look young and stay young.

Write for our booklet, "Young Men's Clothes," and insist on your clothier showing you our goods.

Ederheimer, Stein & Co.

Young Men's Clothes **Chicago**

Every genuine Chocolate Bud has the name WILBUR stamped on its base.

WILBUR'S CHOCOLATE BUDS

There are many imitations—but it is only imitation of their solid chocolate form. None can approach WILBUR'S in refinement of quality or delicacy of flavor, or that lingering delight to the palate.

At your dealer's, or we send a pound box prepaid for $1. One sample box for 30c. and your dealer's address. Wilbur's Velour Chocolate—for eating only—a perfect balance of sugar and chocolate—delicious aroma. Flat cakes 10c.

H. O. WILBUR & SONS, Inc.
222 Broad Street, Philadelphia
Makers of WILBUR'S COCOA—famous everywhere

Fine-Form MATERNITY SKIRT

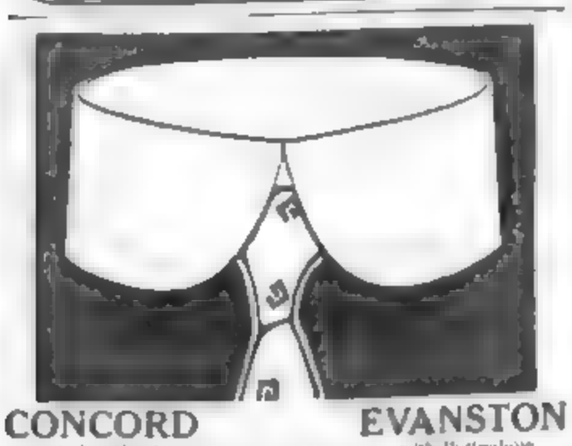
of great interest to Every Prospective Mother

Always drapes evenly in front and back

Can be worn the year round

Free Fine Illustrated Book—"Fine-Form Maternity Skirt" sent to every woman writing for it. Tells all about material, and cost. Gives opinions of physicians, dressmakers and users. Ten Days' Free Trial. We will make the skirt and if you wear it ten days and if you don't find it exactly as represented, or if you can get better value elsewhere, we will refund every cent you paid. Other Skirts $1.50 to $5.00. I positively guarantee you the same guarantee. Illustrated book free. Which?

Bryant Williams Co. Dept. 38 Buffalo N. Y.



CONCORD with Arc-Notch

EVANSTON with Buttonhole

THE NEW

ARROW COLLARS

FOR SUMMER. High enough for looks—low enough for comfort and plenty of room for the tie to slide in.

15c. each, 2 for 25c.

Cluett, Peabody & Co. Arrow Collar Makers

English Knock-about Hat

$1

A city hat, serviceable Hat. Would sell for $2.00 in most Hat stores. Genuine English Felt, flexible sweat band, neat sale and Suitable for dress and business. Fold

Black Brown Dark Green Gray Mixture Dark Blue White

State size and color desired. Satisfaction guaranteed.

PANAMA HAT CO. Dept. A 230 Broadway New York

or fly toward light. Sometimes light drives an animal away, in which case the creature is said to be negatively heliotropic. Whether they be positively or negatively heliotropic, animals of both classes assume positions in which symmetrical points of the body are equally illuminated. Following this instinct a crab or an insect blind in one eye will move around a light in a circle for hours.

Light is not the only agency that thus affects animals. A certain fly feeds preferably on fermenting fruit, toward which it flies in a straight line both in daylight and in darkness; but when it is deprived of one of its organs of smell it circles around the fruit, instead of approaching it directly. Alcohol, ether, lactic and acetic acids, and other compounds found in fermenting juices have a similar effect.

According to Professor Loeb these mysterious influences are chemical in their nature. To prove his theory he has modified heliotropic reactions by chemical means. A fresh-water crab which usually avoids light, and is, therefore, negatively heliotropic, is drawn to a light like a moth when a little acid is added to the water in which it lives. Alcohols, alkalis, changes in temperature have a like effect on other aquatic animals. All this is but a link in a whole chain of theories formulated by the modern experimental biologist with the ultimate object of proving that all life is but a chemical reaction.

The Compact Submarine

A GLIMPSE of a submarine's interior is fully as bewildering as an examination of a watch under a magnifying-glass. In the first place, there are two sets of engines, gasoline and electric, the one for driving the boat at the surface, the other for sub-surface propulsion. There are also storage batteries, an air-compressor, a bilge-pump, ballast-tanks, torpedo-tubes, fuel-tanks and accommodations for the crew.

The boat is sunk by filling the ballast-tanks with sea-water and is brought to the surface by pumping out the water. By regulating the amount of water in the tanks the boat can be made to float high or low, or to sink entirely. A third ballast-tank, called an adjustment tank, can be filled with a graduated amount of water, in order so to regulate the weight that the boat can be made to float at almost any desired depth. Furthermore, there are trimming tanks in the bow and stern, which tanks, when filled or emptied, trim or incline the boat up or down.

Compressed air is employed for manifold purposes. It drives the torpedoes out of the launching tubes and clears the ballast-tanks. When the boat is submerged it serves to ventilate the hold. When the air becomes unfit to breathe it is forced out against the outer water pressure by means of a foul-air pump. Compressed air is also employed, in case the boat should spring aleak, to raise the pressure within the boat to equal the outer water pressure. Special escape hatches are provided for the crew, although it is possible to shoot a man out of a torpedo tube in time of danger.

Before the Government accepts a submarine elaborate tests are carried out to ascertain its power of resisting the outside water pressure. The boat is dropped from a derrick to a depth of two hundred feet, where it is subjected to an exterior water pressure of ninety pounds to the square inch. During the test automatic recording instruments are set up in the boat to register any distortions of the shell under this heavy pressure. Not until the test has been successfully withstood is any one permitted to enter the boat.

The Cost of a Nickel

OUR five-cent pieces, of course, are merely tokens, deriving their purchasing power from the fiat of the Treasury. The metal blanks for them cost only about fourteen cents a hundred. When the expense of stamping the designs upon them is added, they come to something like $3510 per million. That is to say, for this amount the Government produces $50,000 worth of "nickels," making a clear profit of $46,490 on the transaction.

W. K. Kellogg's Corner

Message No. 3.

Backing Up the Dealer

THE manufacturer who has built his business on merit, has the confidence of consumer and dealer alike.

To maintain the popularity of his brand he must not only keep up the quality but he must give a *square deal* to both the trade and the public.

In maintaining the highest quality at a fair price he is giving full value to the consumer—he must give equal opportunities to each individual—big or little—in the trade.

No special favorites—no schemes or rebates—no premiums to burden the grocer and deceive the public. These are features of the Kellogg policy that have given Kellogg's Toasted Corn Flakes equal popularity with dealer and consumer and the largest sale of any cereal in the world.

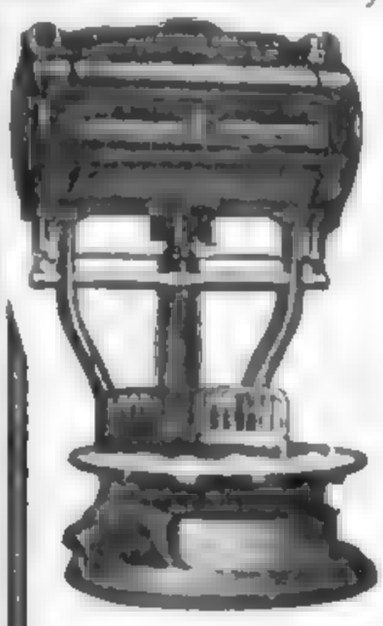
The Genuine has this Signature

W. K. Kellogg

Prevent Short Weights!

This Grocers' and Butchers' Scale Guarantees Accurate Charges

The average grocer and butcher can be depended upon for a square deal. He intends that you shall get honest money value. But in figuring cost of your purchase your grocer or butcher when hurried often makes mistakes. *Don't blame him for it.* If he weighs on an old-fashioned dial or even-balance scale, he is compelled to instantly make mental calculations in fractions of pounds and ounces at fractional and odd-figure prices. In his hurry, he must guess the price. Should he guess too little, that would eat up his small profit. To be safe, he may guess a little more than is correct. Yet that grocer or butcher may be honest. He would not be human if he made no mistakes. Yet if he weighs your purchase on the



Dayton Moneyweight Computing Scale

the weight and complete cost are instantly shown on the face of the scale. Money value and pounds and ounces are shown simultaneously. Mistakes are absolutely impossible.

For instance—a 1 lb. 7 oz. cut of meat at 17c a pound is shown instantly to cost 24 cents on the face of this scale. A quick mental computation might produce a result of 26 cents—but with the Dayton Moneyweight Computing Scale he would know the charge to be 24 cents.

In your neighborhood there are several Dayton Moneyweight Computing Scales. Ask the grocer or butcher to weigh something. He will be glad to—it's his privilege to give a square deal. The illustration shown here is one of many styles. Be sure you see the sign on the scale reading

"THE COMPUTING SCALE CO., Dayton, Ohio, U.S.A."

Most scales weigh differently winter and summer as atmospheres because of the expansion and contraction. They must be adjusted automatically to weights. Moneyweight Scale a Thermostatic Regulator takes and contraction. Ours are spring scales—the only delicacy that is watch springs is employed in Scales are perfection, for delicate, enduring that's the workmanship upon this scale.

Free Offer to Housekeepers

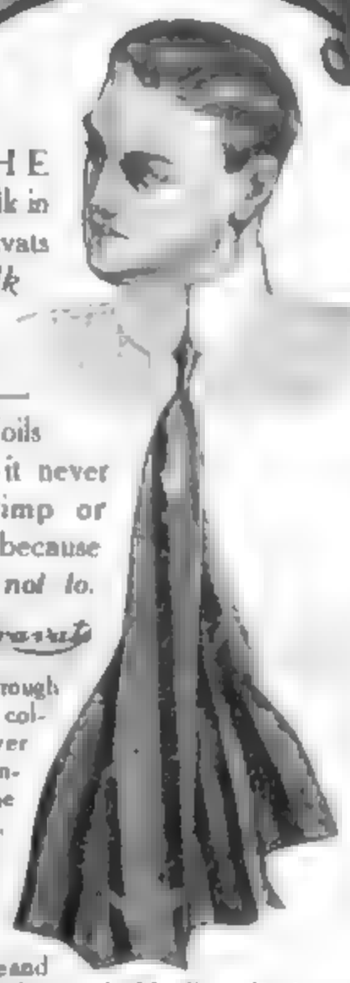
Send us the names of one or more butchers or grocers who haven't these scales and we'll send you our valuable booklet—

"Accurate Weights and Measures for Cooking" and a Beautiful Hemstitched Handkerchief FREE.

Moneyweight Scale Co. No. 10 Ground Floor Masonic Temple Chicago Sales Agents for The Computing Scale Co. Dayton O.

NOTICE **Grocers and Butchers**—Grocers and Butchers should write us for special proposition "A" on this modern, time-saving method of weighing. It will help your trade. **Salesmen**—Write us. We can use one or two exceptionally high-grade salesmen in choice territory. (6)

LeMar Cravats



THE silk in these cravats is *pure silk* and *sure silk*. Its lustre clings—its surface foils pin-holes—it never becomes limp or "stringy," because *it's woven not lo.*

LeMar Cravats

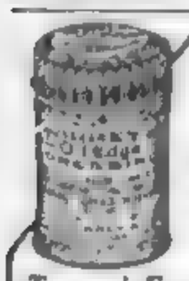
whisk freely through a double-band collar and never become entangled with the back button. They solve the *knotty knotting problem.*

¶ Every shape and shade that Fashion nods "Yes!" to. Each cravat is doubly reinforced *where the wear falls.*

One Price—Half-a-Dollar

¶ Go to your dealer and "go *for*" him, if he won't get *LeMar CRAVATS* at your request, because he can. "THE WELL-CRAVATTED MAN," Booklet "B" (Spring Edition) is just off the *press* and should be in your *hands.* A post-card will fetch it.

Levy & Marcus
729-731 Broadway
New York



Torrey's Oil-Edge Finishing Strop Dressing

Keeps the razor strop smooth and [illegible] it [illegible] "[illegible]" [illegible] Quickly and easily applied to any strop—either leather or canvas.

In handsome metal box . 15c

Torrey's Famous Razor Sharpener, No. 2

[illegible] 15c

J. R. TORREY & CO.,
Dept. A Worcester, Mass.

LEAD THE OTHERS
EQUIP YOUR BOAT WITH A THRALL REFINED MOTOR

THERE'S satisfaction in knowing you can catch up at any time and keep ahead all the time. Thrall Refined Motor owners have the fastest boats in the world. Be a leader—not a follower. But

Speed Isn't All

in a Thrall. It is the simplest, most economical, durable, powerful 3 H. P. Motor made. [illegible] Thrall [illegible] advantages of [illegible] Motor [illegible] beautiful, [illegible] Let us decide all [illegible]

THRALL MOTOR CO.
9 21 Twenty-first Street Detroit, Mich.

AUTOMOBILISTS

Supply houses buy a lot of Metal Polish. We can prove ours best. Send for free [illegible] proves ours superior [illegible]

L. S. Hoda, Salesmanager Rochester N Y

We want **MEN** to sell **DEALERS** Complete line of [illegible] Metal Silver [illegible]

How I Sell Squabs for $6 a Dozen

[illegible] new book [illegible] Great [illegible] Squab Magazine [illegible] 10 Cents

PLYMOUTH ROCK SQUAB CO. 613 Howard St. Melrose, Mass.

DEEDS—NOT WORDS

(Continued from Page 16)

"Yes, Abe," he said, "you are in luck. You got a partner, y'understand, which he is a decent, respectable feller. I bet yer Mawruss would no more dream of overdrawing you than he would fly in the air.'

"Wait till they gets to be popular, Sol, Abe replied. "You could take it from me, Sol, Mawruss would be the first one to buy one of them airyplanes, just the same like he bought that oitermobile yet."

"That's all right," Sol said. "Mawruss is a good, live partner. He sees people round him—good, decent, respectable people, mind you—is buying oitermobiles, Abe, and so he thinks he could buy one, too 'There ain't no harm in that, Abe, so long as he keeps inside his drawing account; but so soon as one partner starts to take more money as the other out of the business Abe, then there is right away trouble. But certainly, Abe, Mawruss wouldn't do nothing like that '

"Sure not,' Abe replied, "because in the first place, Sol, he knows I wouldn't stand for it, and in the second place, Mawruss ain't out to do me, y'understand. Just to show you, Sol, I got Miss Cohen to fix it up for us a statement of our drawing account which I got it here in my breast pocket, and I ain't even looked at it at all, so sure I am that every thing is all O. K."

"I bet yer you overdrew *him* yet," Sol observed

"Me, I ain't such a big spender, Sol," Abe replied, as he unfolded the statement "I don't even got to look at the statement, because I know we drew just the same amount. Yes, here it is, Sol. Me, I drew six thousand two hundred dollars, and Mawruss drew six thousand two hundred and *—well, what do you think for a sucker like that?"*

"Why, what's the matter now, Abe?" Sol cried.

Abe's face had grown white and his eyes glittered with anger.

"That's a loafer for you!" he went on "That feller actually pocketed fifty-two dollars of my money."

"Fifty-two dollars? What are you making such a fuss about fifty-two dollars for?" Sol exclaimed.

"With you I suppose fifty-two dollars is nothing, Sol?" Abe retorted. "I suppose you could pick up fifty-two dollars in the streets, Sol? What? Wait till I see that robber tomorrow! I'll fix him. I thought that feller was above such things, Sol."

"Don't excite yourself, Abe," Sol began

"I ain't excited, Sol," Abe replied. "I ain't a bit excited. All I would do is, I will go back to the store and draw a check for fifty-two dollars. I wouldn't let that beat get ahead of me for two cents, Sol. If I would sit down with my eyes closed for five minutes, Sol, that loafer would do me for my shirt. I must be on the job all the time, Sol, otherwise that feller would have me on the streets yet."

For a quarter of an hour longer Abe reviled Morris, until Sol protested

"If I thought that way about my partner, Abe," he said, "I'd go right down and see Feldman and have a dissolution yet."

"That's what I will do, Sol," Abe declared. "Why should I tie myself up any longer with a cutthroat like that? I tell you what we'll do, Sol. We'll go over to the store and see what else Miss Cohen found it out. I bet you he brings in a whole lot of items on me with the petty cash while I was away on the road."

Together they left Hammersmith's and repaired at once to Potash & Perlmutter's place of business. As they entered the showroom Miss Cohen emerged from her office with a sheet of paper in her hand

"Mr Potash," she said, "when you were in Chicago last fall you drew on the firm for a hundred dollars, and by mistake I credited it to you on your expense account. It ought to have been charged on your drawing account. So that makes your total account sixty-three hundred dollars."

Abe stopped short and looked at Sol

"What was that you said, Miss Cohen?" he asked

"I said that I made a mistake in that statement, and you're overdrawn on Mr Perlmutter forty-eight dollars," Miss Cohen concluded.

"Then hurry up quick, Miss Cohen," Abe cried, "and draw a check in my personal checkbook on the Kosciusko Bank to

Welch's
Grape Juice

Welch's Grape Juice is pure. It comes from the bottle as it comes from the grape—pure, rich and unfermented.

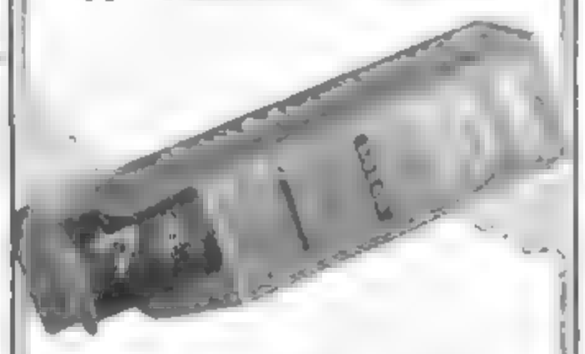
Nothing is added to Welch's—not even water or sugar—for we have nothing to disguise and only choicest Concords rich in natural sugar are used. The delicious flavor proves this.

Welch's Grape Juice is used for many purposes and in a variety of ways and can always be depended upon to give satisfaction. We guarantee this. The regular use of Welch's is a health-habit.

Every bottle of Welch's complies with the Food and Drugs Act. Our serial number is 140. Sold by leading dealers everywhere. If unable to purchase of your dealer, send $[illegible] for trial dozen pints, express prepaid east of Omaha. Sample 3 oz. bottle by mail, 10c. Booklet of forty delicious ways of using Welch's Grape Juice, free

The Welch Grape Juice Co.,
Westfield, N. Y.

Any camera will give better results if loaded with



"ANSCO"
FILM

This film makes clearer, deeper, better-defined negatives, with softer gradations from light to shadow and correct color tones.

It has unusual speed and latitude; numbers never offset; no fogging or halation; non-curling. Fits any film camera.

To give your negatives the *best* chance, print with CYKO Paper.

All independent dealers sell Ansco Film, Cyko Paper, Ansco Cameras, pure chemicals. Look for the Ansco Sign and buy where you see it.

ANSCO COMPANY,
Binghamton, N.Y.

Look for this Trade Mark on

Outing Shirts Negligee Shirts Men's and Women's Pajamas, Office Coats, Aprons, Summer Underwear Women's Shirt Waists, Etc.

SOIESETTE is the ideal summer fabric for men's ready-to-wear garments. Looks like silk, feels like silk. Outwears silk, yet costs but a fraction as much.

Look for this label SOIESETTE REGISTERED on each garment

Retains its fresh, snappy, lustrous appearance after repeated laundering. Always fashionable, cool. By the yard in over 50 shades at all retail stores.

SOIESETTE stamped on selvage of every yard

CLARENCE WHITMAN & CO., Mfrs., 39 Leonard Street, New York

Many progressive merchants are now giving these beautiful souvenirs to their patrons. They mark a gen... with beveled edge and silk hanger. Size 5 x 6 inches.

If you cannot secure one upon inquiry, send us the name and address of the merchant you asked ... own and 6c to pay for mailing, and we will send you one at once. Ask for style 104. Local Representatives Wanted

TAYLOR BROTHERS CO. Rochester, N. Y.

Manufacturing Enterprises, large or small wanted in rapidly growing town. Liberal financial assistance. Write RAYMOND LAND COMPANY, Raymond, Georgia

Potash & Perlmutter for forty-eight dollars and see that it's deposited the first thing tomorrow morning."

He handed Sol a cigar.

"Yes, Sol," he said, "if Mawruss would find it out that I am overdrawn on him forty-eight dollars he would abuse me like a pickpocket. That feller never gives me credit for being square at all, Sol. I would be afraid for my life if he would get on to that forty-eight dollars. Why, the very first thing you know, Sol, he would be going around telling everybody I was a crook and a cutthroat. That's the kind of feller Mawruss is, Sol? I could treat him always like a gentleman, Sol, and if the least little thing happens to us, 'sucker' is the least what he calls me."

At this juncture the green-baize doors leading into the hall burst open and Morris himself leaped into the showroom. His necktie was perched rakishly underneath his right ear and his collar was of the moisture and consistency of a used wash-rag. His clothes were dripping, for he carried no umbrella, and his hair hung in damp strands over his forehead. Nevertheless, he was grinning broadly as without a word he ran up to Abe and seized his hand. For two minutes Morris shook it up and down, and then he collapsed into the nearest chair.

"Well, Mawruss," Abe cried, "what's the matter? Couldn't you say nothing?"

"'S all right, Abe," Morris gasped. "'S all over, too. The doctor says instead I should be making a nuisance of myself uptown, I would be better off in the store here. He was there before I could get home."

"Who was there?" Abe asked. "The doctor?"

"*Not* the doctor," Morris went on; "the boy was there. Minnie is doing fine."

"That's good," Abe murmured.

"Y'oughter seen him, Abe. He weighed ten pounds," Morris continued. "I bet yer he could holler, too—like an auctioneer already. Minnie says also I shouldn't forget to tell you what we agreed upon."

"What we agreed upon?" Abe repeated. "Why, we ain't agreed upon nothing, so far what I hear, Mawruss. What d'ye mean—what we agreed upon?"

"Not you and me, Abe," Morris cried; "*her* and me. We agreed that if it was a boy we'd call him Abraham P. Perlmutter already."

He slapped Abe on the back and laughed uproariously, while Abe looked guilty.

"Abraham Potash Perlmutter," Morris reiterated. "That's one fine name, Sol."

It was now Sol's turn to take Morris' hand and he squeezed it hard.

"I congratulate for the boy and for the name both," he said.

Once more Abe seized his partner's hand and shook it rhythmically up and down.

"Mawruss," he said, "this is certainly something which I didn't expect at all, and all I could say is that I got to tell you you would never be sorry for it. Just a few minutes since in Hammersmith's I was telling Sol I got a partner which it is a credit and an honor for a feller to know he could always trust such a partner to do what is right and square, and also, Mawruss, I—Miss Cohen," he broke off suddenly, "you should draw right away another check in my personal book for a hundred dollars."

"To whose order?" Miss Cohen asked.

"Make it to the order of Abraham P. Perlmutter," he said, "and we will deposit it in a savings-bank, Mawruss, and when he comes twenty-one years old, Mawruss, we will draw it out with anything else what you put in there for him, Mawruss, and we will deposit it in our own bank to the credit of *Potash, Perlmutter & Son.*"

Sol Klinger's face spread into a grin.

"You could put me down ten dollars on that savings-bank account, too, boys," he said, as he reached for his hat. "I've got to be going now."

"Don't forget you should tell Klein it's a boy," Morris called to him.

"I wouldn't forget," Sol replied. "Klein'll be glad to hear it. You know, Mawruss, Klein ain't such a grouch as most people thinks he is. In fact, taking him all around, Klein is a pretty decent feller."

As he turned to leave his eye met Abe's, and both of them smiled guiltily.

"After all, Abe," Sol concluded, "it ain't what partners says about each other, but how they *acts* which counts."

Abe nodded emphatically.

"An old saying, but a true one," Morris declared—"'Actions talk louder as words.'"

Not for the Man Who's Easily Pleased

Since 1869, Adler-Rochester clothes have been made for fastidious men. For men whom custom tailors find hardest to please.

Designed by master designers, every garment embodies all that is best in style.

Tailored by the most skilled craftsmen, matchless superiorities are attained in fit and finish.

Every inner detail is the work of an expert custom tailor, who does but the one thing.

The materials are the choice of each season's finest fabrics—the handsomest patterns and shades.

ADLER-ROCHESTER CLOTHES

Made Under Ideal Conditions

Adler-Rochester clothes are made in the model tailoring establishment of America. A plant with 1011 windows—with forced ventilation—with vacuum cleaners. Our people work here amid all the comforts of home.

We spend on the making four times what some makers spend. Yet you'll pay no more for these famous clothes than for ordinary good clothes—$18.00 and upwards—for we limit our profit to six per cent.

Fashion's Favored Colors in This Free Book

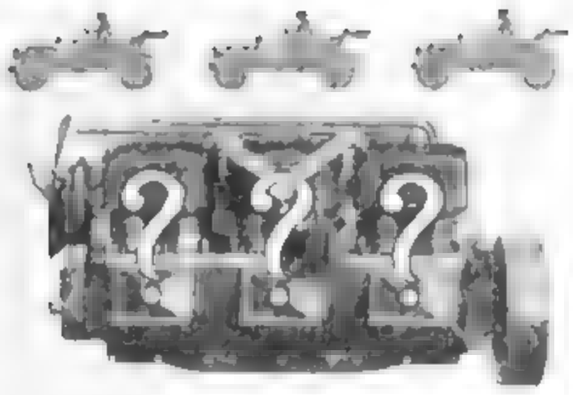
Our Spring Style Book "C" shows this season's most favored colors—*Adler-Rochester Grays and Blues*—and other fashionable shades

It is important that you should have this book. For it brings with it the address of your Adler-Rochester dealer—a representative merchant of your community.

We want you to pay him a visit. Inspect critically his stock. Satisfy yourself of the genuineness of the many Adler-Rochester virtues.

You owe this much to your appearance. So send a postal for the Style Book today. It is free.

L. Adler, Bros. & Co., Rochester, N. Y.



What's Happening Inside Your Motor?

Most cylinder oils are full of impurities that flash into granules of carbon with each cylinder explosion. The heat fuses these carbon granules into a solid coating that little by little encrusts the valve seats, spark plugs and cylinder heads, causes pre-ignition, and slowly strangles the power of the engine. By our process of filtration

HAVOLINE OIL

is rendered freer of carbon-producing impurities than any other oil made.

Try one can of Havoline Oil on suspicion. Increase of power and surcease of motor troubles will convince you that

"It makes a difference"

To be had in 1, 5 and 10 gal cans, half barrels and barrels at auto supply shops and garages or direct from our main or branch offices

Write for booklet on "Common Sense of Automobile Lubrication."

Havoline Oil Co.

91 Broad St. 1906 Broadway

New York

Chicago, 40 Dearborn St.
Boston, 749 Boylston St. St. Louis, 4630 Olive St.
Philadelphia, 1107 Real Estate Trust Bldg.

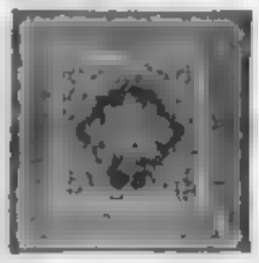
W. P. FULLER & CO., Pacific Coast Agents

Rugs Carpets Curtains Blankets from the Mill We Pay Freight

Manufacturers' prices save you dealers' profits. We give a binding guarantee of satisfaction and save you 33 1-3 per cent.

You can buy the well known Regal Rug, [illegible], at $3.75. Our Brussels Rug [illegible] $1.95. Splendid [illegible] Brussels Rug [illegible], $11. [illegible] Invincible Velvets [illegible] $16 [illegible] Axminsters [illegible] $13.50 [illegible] Lace Curtains [illegible] Tapestry Curtains, Wilton Rugs, Linoleums at Mill prices.

Write to-day for our NEW ILLUSTRATED CATALOG No. 12. Sent free. Shows latest [illegible]



UNITED MILLS MFG. CO.
2450-2462 Jasper St., Phila.

ARE YOU DEAF?

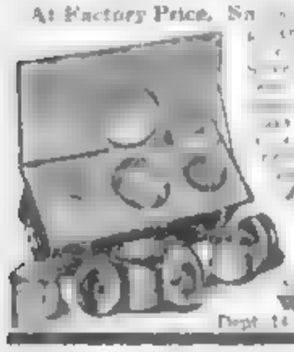
FREE TRIAL The AUROPHONE [illegible]

[illegible] dividual ear [illegible] ear glasses are [illegible] be tested free of charge in any of our [illegible] leading cities of the U. S. If it doesn't make you hear [illegible] will not be asked to purchase. Write to-day for [illegible] references, and FREE TRIAL OFFER

MEARS EAR PHONE COMPANY
671 Monolith Bldg., 46 W. 24th St., New York, N. Y.

Let Me Send You the Rapid FIRELESS COOKER

At Factory Price. [illegible] On 30 Days' Trial



GENUINE ALUMINUM COOKING UTENSILS FREE. [illegible]

WM. CAMPBELL CO.
Dept. 14 [illegible] Mich.

WHICH WAS GEORGE?

(Continued from Page 7)

feel and she said this herself, being, if you like, a despairing traveler, but one who saw herself in an unsparing light that Miles "was the kind of man who prefers his fruit—ripe."

Indeed, he quite won the unbeautiful, middle-aged maiden's heart. "He had," she said, "the sort of way with him that, well—young as he was and foolish in some ways, he showed in what he said, and the way he said it, that he was of the stuff of which personages are made. . . . No, I'd have thought twice about letting Maud get to know Georgie—he might have been nice and he might not—you couldn't tell at one glance. But almost the moment I set eyes on Miles I knew that Georgie must be a worth-while young man, too.

But then, my dear, I'm a madwoman when I get on the subject of Miles. And he's always so lovely to me; and—well, if I did bore him stiff sometimes, he knows now that it was good for him. And when a man like Miles forgives he forgets, too."

Things that he could not help were happening to Miles. He found himself presently sitting with Miss Derby under a tree, and seeing Miss March, still with her back turned, sitting in the stern of a tiny rowboat of which George manned the oars. It was small solace, though he laughed very heartily, that George should row placidly for some moments without realizing that the boat was still fast by a stern line to the float and making no progress whatsoever.

Miss Derby did not wish to be rowed. She wished, she said, in case Mr. Stanton and Miss March should upset, to be in a position to scream.

Miles laughed. He enjoyed that sort of remark, and he withdrew his eyes from Miss March's back, but not without suffering. It hurt like pulling out a splinter.

"I think you're a very nice young man," said Miss Derby presently, "and I shall give you as a reason for visiting Geneva. I'm sure I didn't know before whatever persuaded me to come. Do you know why you came?"

"I'm making the Grand Tour," said Miles, "before settling down in an office and suing people for damages. But I came to Geneva on business."

"Can you see the clock yonder?" she asked, puckering her eyes.

"No," said Miles, "but if you wish to know the time ——"

"Oh!" she exclaimed, "what a darling, fat, old-fashioned watch. I'm glad your business in Geneva wasn't to replace it with one more in the prevailing fashion."

Miles shook his head decidedly.

"This old feller," he said affectionately, "loses less than two minutes a week. My grandfather owned a whaler and he used to have this at sea with him. I've carried it since I was twelve."

"Dear me!" she said, "and never lost it or broke it."

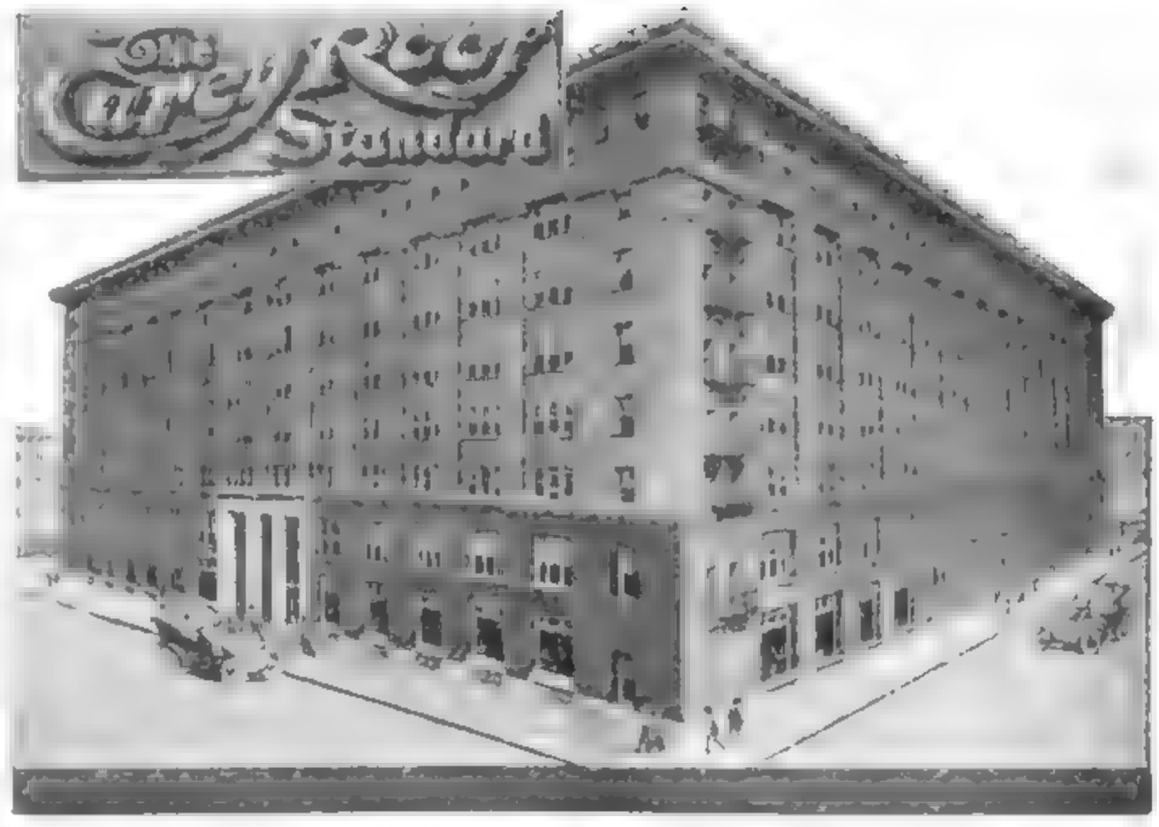
"Never," said Miles cheerfully. He did not add that he had once been held up by thugs in a Boston alley and had meekly suffered them to take money from him as the most sensible way out of the difficulty, but had, when one of them attempted to take the watch, flown into such a murderous passion of fists and fury that he struck two of the thugs senseless before they could even attempt to say Jack Robinson, and had chased the third, fully determined to murder him, straight into the arms of a policeman who was just coming out of a hairdressing establishment where he had been to get a glass of beer. Miles did not tell her this, nor did he tell her that there remained to him but two times more in his life when he should "cut loose—and bust things."

When Miss March and George came back from their row they seemed to know each other very well. Miles made no attempt to separate them. He was at the beginning of telling Miss Derby a story and he finished it on the walk back.

While the young men were dressing for dinner George whistled and sang—especially during his cold bath. And Miles confessed aloud to seeing a silly streak in his friend that he had never noticed before.

"If I had known how light-minded you could be," he said, "I guess I wouldn't be traveling with you."

"My mind," said George, and he broke off from his wonderful cheerfulness for a



THE BUTLER BROTHERS BUILDING, ST. LOUIS

MAURAN, RUSSELL & GARDEN, *Architects* JAS. BLACK MASONRY & CONTRACTING CO., *Contractors*

Largest Monolithic Mercantile Building in the world. Absolutely Fire-Proof. Protected with 100,000 square feet of ***THE CAREY ROOF STANDARD.***

This superb mercantile structure represents the world's utmost resources for solidity and durability in building materials.

Such a building, as a matter of course, could have but one roof covering

—the one that represents scientifically correct, *standardized construction.*

—the one thoroughly *proved* by long-time tests, for durability and economy of maintenance.

Hence

—THE CAREY ROOF STANDARD

The Carey Roof Standard meets the requirements of any class of buildings, flat or steep surface.

By specifying The Carey Roof Standard, architects, engineers, and property owners *know* that mistakes in quality, thickness and weight cannot be made; that every inch of roofing surface will be *uniformly* protected; that The Carey Roof Standard in specifications is a *Roof Guarantee* in itself.

The Carey Patent Lap insures absolutely watertight joints and protects nails from rust

Carey's Roofing is delivered in rolls, each containing materials complete for laying 100 square feet, surface measure.

Our organization of branches through the country enables us to promptly execute *all* orders.

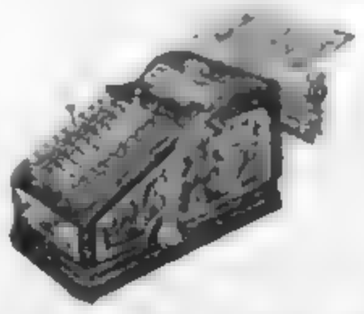
We want an opportunity of submitting you a proposition on THE CAREY ROOF STANDARD. Upon request, descriptive booklet, sample and full information will be sent promptly from our nearest branch. Address

THE PHILIP CAREY MANUFACTURING CO.

Established 1873—Sole Manufacturers—50 Branches

43 Wayne Avenue, Lockland Cincinnati, Ohio

Important Announcement



WALES Visible Adding and Listing Machine

After litigation covering the past two years, the Supreme Court, by its decision of March 14th, 1910, has sustained the position of the Wilkes-Barre stock holders in holding control of the Wales Adder Machine Company.

The Wales Adding and Listing Machine is the only VISIBLE adding machine manufactured and a leading competitor spent approximately $400,000 in an unsuccessful effort to secure control. Let us explain to you the features in this machine.

THE ADDER MACHINE COMPANY
Wilkes-Barre, Pa.

SHIBBOLETH NECKWEAR
at Herringbone Weave—in Solid Colors

[illegible] We Weave the Tube on Our Own Looms

[illegible] From Weaver to Wearer at
$2.00 the Half Dozen, Postpaid

BUY THEM NOW

[illegible] COLORS [illegible]

SHIBBOLETH SILK CO., 463 Broadway, New York

PHOTOGRAPHERS SAVE 30 PER CENT

Every Photographer, the novice, amateur, professional, can save 30 per cent on something indispensable. YOU WILL HAVE TO HAVE IT SOONER OR LATER. This valuable tip will be given by us to get you acquainted with the best photographic magazine. Your name and address will bring to you sample copy and the full information.

AMERICAN PHOTOGRAPHY

1334 Beacon Bldg., Boston, Mass.

Try it on

SALADS

and get that piquancy so often lacking in salad dressings. Use

LEA & PERRINS SAUCE

THE ORIGINAL WORCESTERSHIRE

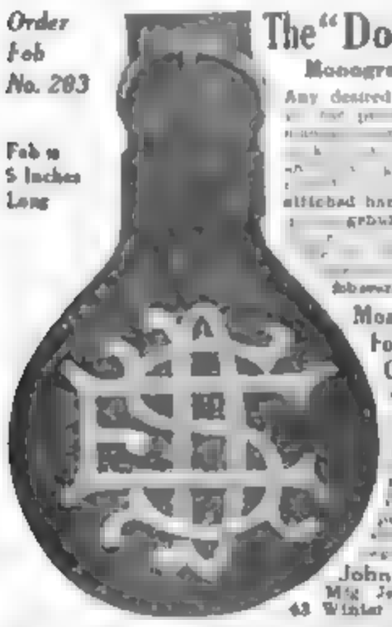
It is a royal relish for many a dish! Soups, Fish, Roasts, Steaks, Chops, Gravies and a little on Cheese is delicious.

Refuse Imitations

JOHN DUNCAN'S SONS, Agts., N. Y.

Order Fob No. 203

Fob is 5 Inches Long



The "Dolorie" Fob

Monogram Patented

Any desired monogram at ½ to [illegible] by other [illegible] A silk stitched hand made fob [illegible] genuine English pig skin [illegible] finest leather fob ever offered to the public.

Monogram and Fob Complete Only . . . $1

[illegible] at once.

John L. DesLauriers
Mfg. Jeweler Dept. E
43 Winter St. Boston, Mass.

Given with one year's subscription to MODERN ELECTRICS

This [illegible] FLASHLIGHT [illegible] metal [illegible] sells [illegible] 75 cents [illegible] your way [illegible] interested to [illegible] the [illegible] subscription [illegible] to [illegible] that MODERN ELECTRICS [illegible] two years, [illegible] courses of [illegible] the [illegible] America's authority on Wireless. Founder [illegible] of the Wireless [illegible]

The six [illegible] How to Master Mathematics [illegible] Research or Expert [illegible] mental Department [illegible] get [illegible] This [illegible] age makes [illegible] made of [illegible] Spanish [illegible] price [illegible] cents [illegible] and [illegible] right [illegible] and MODERN ELECTRICS [illegible] of what [illegible] Other [illegible] [illegible] [illegible]

Cooking Odors and Wash-Day Smells

can be driven out of the house; toilet rooms and lavatories can be kept perfectly free from odors by use of the

Sturtevant

READY-TO RUN

Ventilating Set

Wherever there is an electric fixture, this easily-carried ready-to-run set will speedily empty the rooms of foul air and replace it with cool, pure air, from out of doors. It will sweeten musty closets and [illegible] pleasant a feature of home dinners, receptions and card parties.

[illegible] rooms, [illegible] better than open windows on still days and [illegible] windy days. Better [illegible] tate the stagnant air in the room.

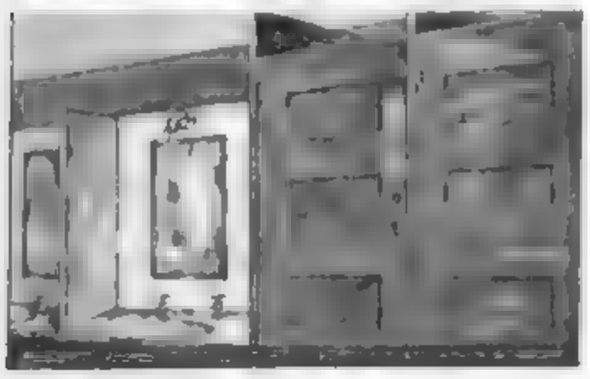
For prices and description of other sizes, see or for Booklet N.

Trade prices to Electrical Directors Hardware Dealers and Power Companies

B. F. STURTEVANT COMPANY, Hyde Park, Mass.

Sets may be seen at the following

BRANCH OFFICES [illegible]



Is Your Water Supply Satisfactory?

If not, let us send you our descriptive booklet of

The "SANITARY" System of Water Supply

Water Under Pressure

[illegible]

With our experience and manufacturing facilities, we can furnish better equipment for less money than any other concern. Write today for new 1910 catalog.

THE SANITARY PUMP CO. 186 Canal St. Dayton, Ohio

Makers of "Sanitary" Water Supply Systems, Rotary Farm Pumps, etc.

WHY NOT BE AN ARTIST?

High Salaried Positions

EARN $25 to $100 PER WEEK

easy fascinating work. Practical Individual Home Instruction. Financial reliable guarantee bond.

FREE ARTIST'S OUTFIT

Handsome Art Book

SCHOOL of APPLIED ART

[illegible] Fine Arts Building

Battle Creek, Mich.

THE COMING OF COOK

(Concluded from Page 19)

The ship's company on board the Roosevelt was up and about early on Saturday morning, September 18—the day we left Battle Harbor for civilization—and the first one up and about was Peary himself. He strode back and forth on his quarterdeck, light of step, light of heart, his face wreathed in smiles for now he was starting homeward; down there at Sydney wife and children were waiting for him. His life-work was accomplished—he had reached the Pole.

At 9.30 A. M. the Roosevelt slowly worked her way through the narrow thread of water known as Battle Harbor; and as she commenced to move, flags were run up on all the fishing fleet there at anchor, at the Grenfell Hospital, and at the wireless station on the hilltop beyond. Here and there men and boys in floating dories banged salutes with guns and revolvers; a group near the wireless let off a tremendous explosion from an ancient rusted mortar said to have lain there since the engagement between earliest white settlers and Eskimo allies on one side, and hostile Indians on the other, more than a century ago. To all of them the Roosevelt responded with deep, hoarse roars of farewell from her own salt-incrusted whistle; her last being in acknowledgment of an old man with long white hair and beard, a typical native, perched high up on the uttermost rocky crag of Little Caribou Island.

As we swung around this dangerous point and headed for the Straits of Belle Isle, this aged fisherman lifted to his shoulder a long, heavy, muzzle-loading rifle that must have dated from the French and Indian War. And when he pulled the trigger a roar resulted that reverberated from hill to hill and island to island throughout that immediate part of Labrador.

Outside, lay a fleet of half a dozen fishing schooners, but the crews of all had massed themselves on the largest and trimmest, and as the Roosevelt swept by her they let out cheer after cheer. Caps were thrown high up in the air, reefers and even shirts were snatched off broad shoulders and waved a message of congratulation, admiration and God-speed.

Those men of the North know Peary and have known him for nearly a quarter of a century.

The last farewell we had—and one quite unexpected—was from a school of whales that suddenly appeared near the ship when off the island of Belle Isle, and played around in great circles, their big black bodies glistening through the spray they spattered high in air.

The Slow Journey to Sydney

Shortly after noon the weather changed, and by evening we were steaming on through thick, heavy weather; the ship, almost wholly lightened of cargo, rolling like a huge cask through the Straits, and wind-swept rain viciously whanging through the rigging. Once free of the Straits and into the Gulf of St. Lawrence, with plenty of sea-room, the Roosevelt slowed down to half-speed and crept slowly along all of Sunday, sometimes increasing for a while, then dropping back to the snail's pace. And this by order of Commander Peary! Probably there was no man on all the seas of the earth that Sunday, September 19, who was so anxious to race along under high pressure toward his home port—for Peary knew that at Sydney were a brave, noble woman and an anxious young girl and a golden-haired little boy bearing his own name, waiting literally with bated breath for a cable flash saying that the ship was crossing Cabot Strait toward Sydney Harbor. And yet the Roosevelt slowed down and down and at nine o'clock Monday morning came to anchor off St. Paul's Island, where she stayed until nightfall. Captain Bartlett and Professor MacMillan went ashore at St. Paul's, with two or three brief dispatches to Mrs. Peary and others. And the ship lay there swinging at her cables until Monday evening, when she slowly got under way again and crept toward Sydney. A few days later readers of sensational newspapers in New York saw long, detailed dispatches from Sydney, printed in huge type, which told how the "hard-hearted, remorseless, money-grasping Peary had again showed his true character by stopping at St. Paul's Island and staying there all day so he could file a lot of newspaper cables and make some extra hundreds of dollars."

The reason why we came from Battle Harbor to St. Paul's at half-speed, and lay to there all of Monday, was this: The good people of Sydney had planned a monster demonstration in honor of Peary's return from the Pole, and had wired him before he left Battle Harbor that it would take place on Tuesday. They further asked him to bring the Roosevelt into Sydney Harbor at eleven o'clock of Tuesday, as they had arranged to have a great fleet of yachts, launches and excursion-boats in the harbor entrance at that hour.

It would have been the easiest thing in the world for the Roosevelt to have pushed ahead under pressure from Battle Harbor and, aided by the heavy following wind, to have reached Sydney Harbor on Monday morning. But Peary told all of his officers:

"Gentlemen, our friends at Sydney have set the time for their generous reception at noon on Tuesday. We can no more upset their plans by appearing twenty-four hours previous than we could present ourselves at a friend's house on Saturday when invited there for a Sunday dinner."

And so the ship crawled along, and every man aboard of her chafed and fretted and complained inwardly—excepting one. He was the Commander.

A Reunion on the Sheelah

Through a series of unexplained circumstances, however, the people of Sydney had had a trying experience. Although the committee in charge of the official reception had set the date and hour for noon of Tuesday, yet rumor had spread throughout the city that Peary would arrive on Saturday. All business was at once suspended in factories, mills, stores, offices, and thousands of people streamed to the water-front, and hundreds of yachts and launches sailed out into the harbor. All the afternoon they waited, and did not return to their homes until late at night. Of course they were disappointed; but neither Peary nor the official reception committee was to blame. And, stranger yet, the same mistake was repeated on Monday.

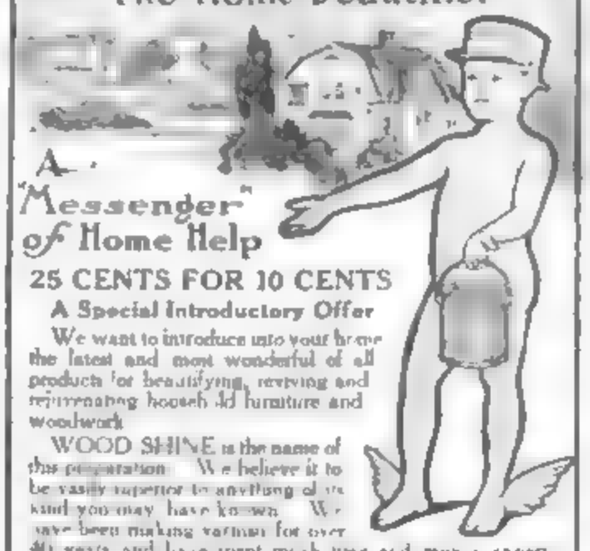
All business excepting that of banks, courts and railroads was suddenly shut down; even the schools were hastily closed, and the crowds again thronged the harbor-front, the school children massed by the hundreds, ready to sing their chorus of welcome. On Monday, Mrs. Peary and her two children went on board Mr. James Ross' splendid steam yacht Sheelah and cruised far out beyond the harbor, hoping to pick up the Roosevelt. It was an exceedingly anxious time for those who were awaiting the Commander's appearance. The Sheelah went as far as St. Paul's Island that Monday afternoon, and then steamed back toward Sydney. While the great white yacht was there the Roosevelt lay at anchor in a deep cove. Neither ship suspected the other's presence.

Monday evening the Roosevelt made for Sydney, and at 7 A. M. Tuesday the Sheelah came bearing down upon us. An hour later Mrs. Peary and the children were in the Commander's cabin.

It was not until then, when a guest on the Sheelah, Colonel Borup, of New York, came on board the Roosevelt and told us about it, that any of us on the Arctic ship had the faintest idea of the controversy raging between the partisans of Peary and the partisans of Doctor Cook. We knew in a general way, from brief bulletins by wireless at Battle Harbor, and from what had been said the previous Thursday by newspaper correspondents on the Tyrian, that some sort of a discussion was being carried on in the States. But that it had reached the stage of bitter controversy, that any considerable part of the intelligent public was actually supporting Doctor Cook's claims—which we knew were absolutely unsupportable to any degree whatever—was astounding news. We had not even suspected such a thing. We had not the faintest inkling of it until Tuesday morning, September 21, when the New York gentleman referred to left the yacht Sheelah and came on board the Roosevelt, fifteen or twenty miles outside Sydney Harbor.

Wood-Shine

"The Home Beautifier"



A "Messenger" of Home Help

25 CENTS FOR 10 CENTS

A Special Introductory Offer

We want to introduce into your home the latest and most wonderful of all products for beautifying, reviving and rejuvenating household furniture and woodwork.

WOOD SHINE is the name of this preparation. We believe it to be vastly superior to anything of its kind you may have known. We have been making varnish for over 40 years and have spent much time and money experimenting that we have perfected for present use

WOOD SHINE is so tough and elastic and so free from cheapening ingredients of any kind that when used as directed it never cracks, peels or shows spots or stains. It is more brilliant, smoother and has more real quality than any similar preparation. It spreads further. It is more easily applied and more permanent in results. With ordinary care it remains brilliant and fresh looking for years.

WOOD SHINE will please and surprise any housewife who tries it. Its charm and economy cannot be described in words. One trial can will do more to convince you of its wonderful merit than any printed argument we can do. That is why we make the special offer below. Cut out the coupon and find out all about this modern home beautifier at once.

OUR 25 CENTS OFFER FOR 10 CENTS

To Introduce WOOD SHINE into Your Home

Send 10c in stamps or silver, for a 15c [illegible] pint can of WOOD SHINE, enough to finish any piece of furniture.

Specify shade wanted. Light Oak, Dark Oak, Mahogany, Cherry, Ox-Blood, Green, Walnut or Clear Varnish.

We include with this offer a copy of our unique book for children "A Day With Helpful Handy Andy," [illegible] illustrated in full colors by Joe Morgan, [illegible] of interesting and instructive matter. It how to help [illegible] some of the perplexing problems of housekeeping. [illegible] and beautiful book alone worth more than 10 cents.

F. H. MESSENGER CO.

Manufacturers (Est. 1865) of Varnish and Paint Specialties

6 Green Street

Auburn, N. Y.

Color

Name

Address

Reg. U. S. Pat. Off.

Macbeth Pearl Glass is the only kind of glass that would ever be used for lamp-chimneys if every maker considered his interests identical with those of the user.

It is only the user's interests, however, that you have to consider.

See that my name, Macbeth, is on the lamp-chimneys you buy, and they won't break from heat.

One quality; to get the correct size and shape for any burner, have my lamp book. Free. Address

MACBETH, Pittsburgh.

ANYBODY CAN HATCH CHICKENS WITH A BUCKEYE INCUBATOR $5

Simple, self-regulating, complete—the only incubator sold on 60 day free trial with money back in case of failure. 10,000 sold last season and not one returned. 100,000 in use. Send for books telling how Buckeye owners get 91 chicks for 90 eggs, and "Making Money with Poultry." Both are free to you.

Buckeye Incubator Co., 1327 Innisfallen Ave., Springfield, O.

HARTSHORN SHADE ROLLERS

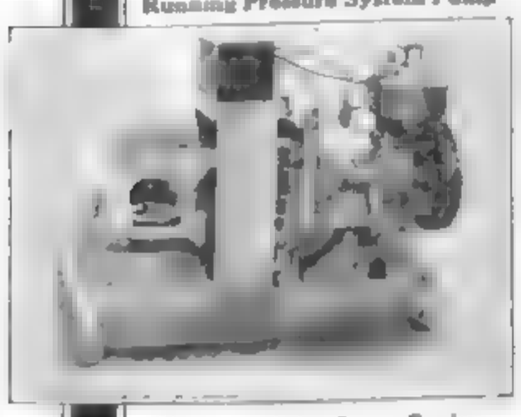
Stewart Hartshorn

POWER *for* PUMPING *and* OTHER WORK

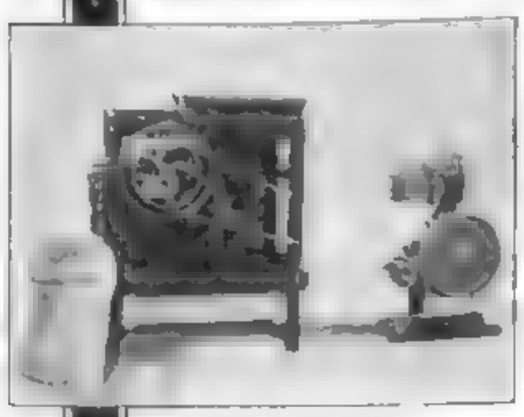
Farm Pump Engine Running Spraying Outfit

Farm Pump Engine Running Drill Press

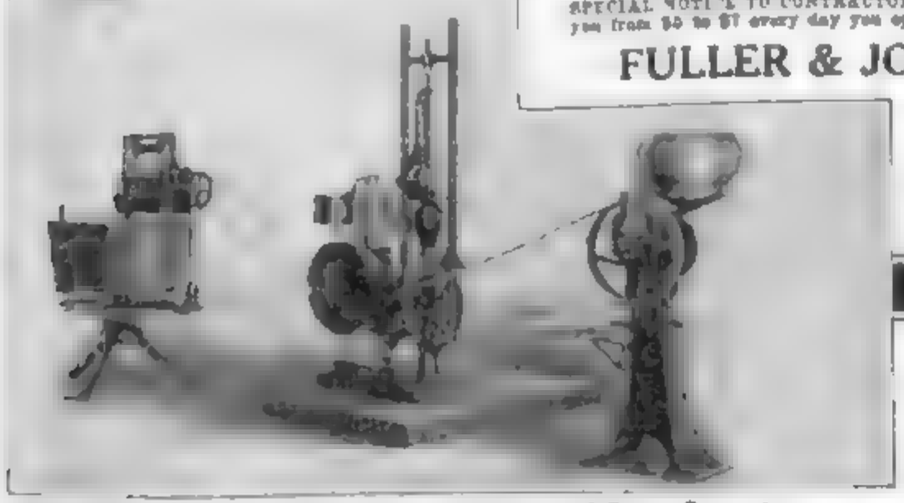
Farm Pump Engine Running Pressure System Pump



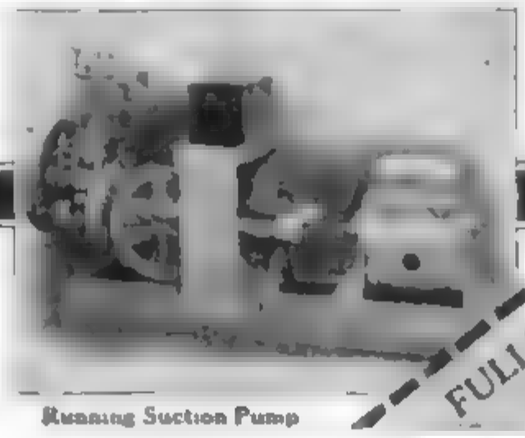
Used as a Bilge Pump Engine



Farm Pump Engine Running Fanning Mill



Engine Pumping and Running Washer and Cream Separator



Running Suction Pump

Greatest General Utility Engine on Earth!

These pictures speak in thunder tones of the Farm Pump Engine's greatness. Yet they only *begin* to tell the scope of its almost *unlimited* uses. It's the latest and greatest of all small engines designed for *pumping* and *general work*.

A pigmy in *size*, a "baby" in *age*, but a very giant in *power!* In less than a year from its introduction it has won international fame, *not* on account of its novelty, but because of its *performance*.

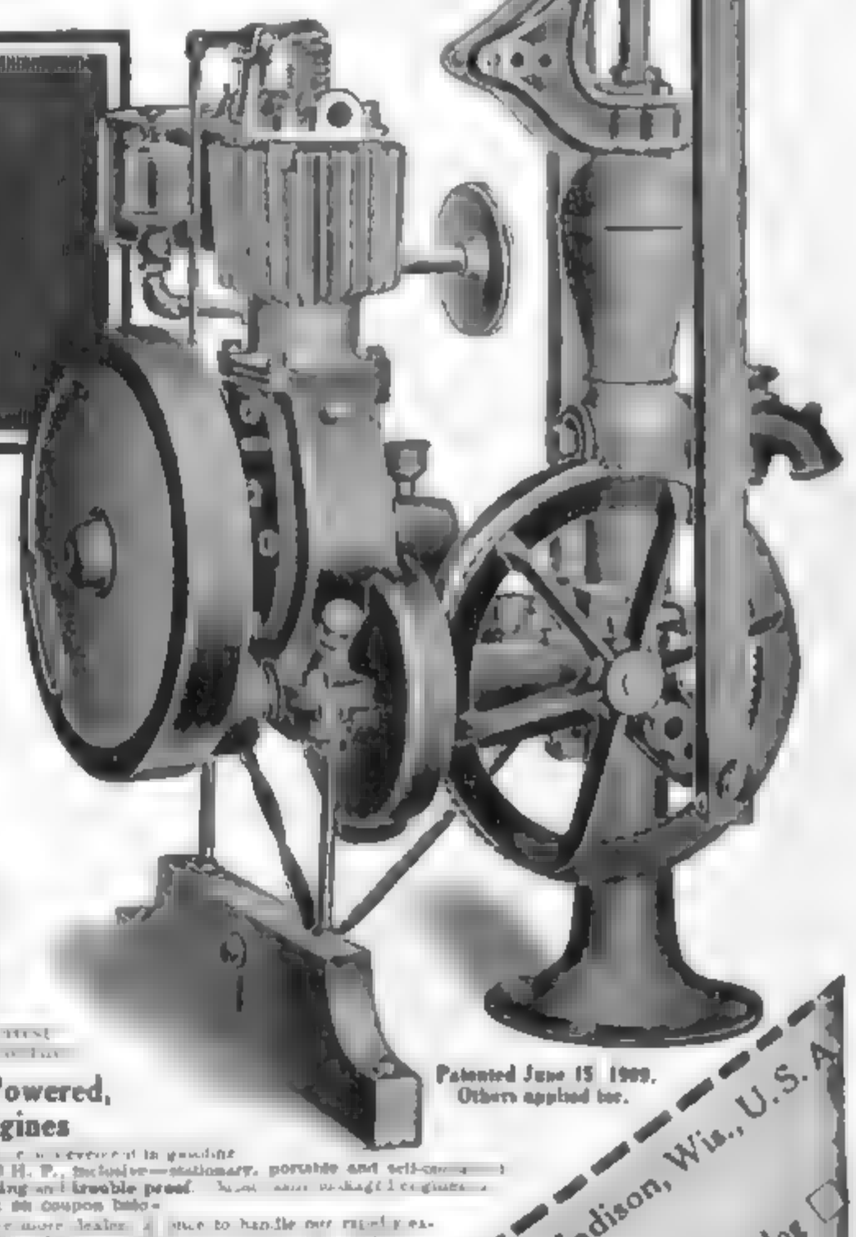
Water Supply, Fire Protection and Portable Power for Home Owners

As a pumping engine *alone* it is absolutely supreme. It solves the Water Problem on farms and country estates. Pumps 800 to 1,000 gallons *per hour*. Gives **Fire Protection**, *instantly available, day or night!*

But the engine is more than a *pumper*. It is a complete and portable Power Plant—a *general utility* engine for running light machines. In this great field it takes the place of primitive *muscle-power*. Supplies cheap and convenient power for all classes of light work. Thousands of men are doing the work of *engines*. Running heavy machines by *hand power* or *foot power*. Burning up expensive *human energy* instead of cheap *gasoline!*

This engine saves *three men's wages* every day it runs. Get one going on *your* place and see how it saves *time* and *money*. Send Coupon today for Catalog and Special Bulletin.

Fuller & Johnson Farm Pump Engine



Patented June 15 1909. Others applied for.

A Complete Portable Power Plant

No Belts! No Shafts! No Arms! No Pump Jacks! No Special Platform Needed!

Note how it differs in *looks* from ordinary gasoline engines. This is the key to its greatness. It is a self-contained, Portable Power Plant—air-cooled, without fans or attachments. Everything but the gasoline comes in the packing box in which it is shipped. It needs no cement foundation, no belts, arms, shafts, pump jacks or other accessories! Important working parts protected by metal case. Runs without sparks flame or odor, and with practically no vibration.

CANNOT FREEZE OR OVERHEAT. It has stood the test of the hottest summer and the coldest winter in years. Needs no attention while running. Self-oiling. Tank holds a day's supply of gasoline.

How It Works

The engine attaches to any standard force pump by means of four common nuts. It will start with half a ton lift on the sucker rod and run at the rate of 31 to 35 strokes a minute as long as the fuel holds out. The length of strokes can be regulated.

Works so easy that two small will pump. Easily detached and moved. Has a convenient 4 inch pulley for operating all kinds of hand-power or foot-power machines.

By attaching a piece of ordinary pipe for extra air chamber it will throw water over any ordinary building. Throws a stream of water as high as a house or 60 feet on the level. *Splendid fire protection—worth everything in an emergency.* Affords a means of storing great volumes of water in reservoirs or tanks.

The Fuller & Johnson Farm Pump Engine is as high grade a [illegible] is every respect as the best [illegible] engines. Every engine built and **GUARANTEED** for Strength, Durability and Steady Running by the Fuller & Johnson Mfg. Co.

Coupon Brings Free Books

We cannot do justice to the Farm Pump Engine in an advertisement. "The Story of a Great Little Engine" is told in a Special Book. Ask for it and see for yourself how this engine fits *your* requirements.

Write for the name of the nearest dealer who has the engine on exhibition.

Fuller & Johnson High-Powered, Double-Efficiency Engines

These engines are [illegible] engineering. Built in sizes from 3 to 12 H. P., inclusive—stationary, portable and self-[illegible] "Just Water" is their slogan—**non-freezing** and **trouble-proof**. Most [illegible] engines in the world. If interested, ask for Book on coupon [illegible]

TO DEALERS: We [illegible] dealers [illegible] to handle our [illegible] proposition. Drop a line. Dealers' Engine [illegible] Send for our [illegible] Dealer's Proposition today.

Write us for Book of Testimonials and also for our Special Bulletins on Irrigation, Spray Outfits, Pressure Systems and Diaphragm Pump Outfits.

SPECIAL NOTICE TO CONTRACTORS. One of our Bilge Pump Outfits as shown in the margin and 1½ worth of gasoline a day will save you from $5 to $7 every day you operate it on any kind of a job where you have use for an ordinary Bilge or Diaphragm Pump.

FULLER & JOHNSON MFG. CO., 806 Clark Street, MADISON, WIS.
Established 1840

FULLER & JOHNSON MFG. CO., 806 Clark St., Madison, Wis., U.S.A.
Cable address, "Fullerjohn" Lieber's Code
Please send me the books checked below.
Farm Pump Engine Catalog ☐
High-Powered Engine Catalog ☐
Name
Street or R. F. D. Route
Town
State
Mail this Today

THE VARMINT

(Continued from Page 24

"Of course it's worth more than the other set."

"Oh, of course."

"The price set on it was four flat."

"That's a good deal of money," said the Tennessee Shad. "Specially when you've got to fit yourself out."

"Well, the other's cheaper at two-fifty," said Macnooder.

"Stover's sort of set his heart on this," said the Tennessee Shad. "Haven't you, sport?"

Stover confessed that he had

"Come on; make him a better price, Doc."

"I'd have to consult my client."

"Well, consult your old client."

Macnooder disappeared.

"Stand firm now," said the Tennessee Shad, "you can beat him down. Doc wants to make his commush. I'll tell you what I'd do if I were you."

"What?"

"If I were looking for a real trophy I'd make him a bid on this. This is the best thing in the whole caboodle. Come over here. Say, just cast your eyes on this!"

Stover gazed in awe. On the wall, suspended on the red and black flag of the school, were a pair of battered and torn football shoes, while underneath was a photograph of Flash Condit and the score

Princeton 'Varsity, 8; Lawrenceville, 4.

"Gee!" said Stover. "He wouldn't sell those."

"He might," said the Tennessee Shad. "Between you and me and the lamppost, Doc is devilishly hard up. Offer him a couple of dollars and see."

"The shoes that made the touchdown," said Dink reverentially. The Tennessee Shad did not contradict him.

Half an hour later Dink Stover sallied forth with the ecstasy of a collector who has just discovered an Old Master. Klondike Jackson who shook up the beds at the Dickinson preceded him, drawing in an express wagon the lamp, the padlocked kerosene can and the souvenir set slightly reduced. Wrapped in tissue-paper tucked under Stover's arm, were the precious shoes which he had purchased on the distinct understanding that Macnooder should have the right to redeem them at any time before the end of the term, on the payment of costs and fifty-per-cent interest. In Stover's pocket was a new fountain pen, a box of elastics, a pair of garters and a patent nail clipper. Only the limits of his exchequer had prohibited his availing himself of the opportunity to purchase, at a tremendous bargain, a pair of snowshoes, a tobogganing cap and a pair of corduroy trousers, slightly spotted.

Luckily for Dink, marching warily behind the vanguard, the three o'clock recitation had begun, and but a scattering of boys were abroad to witness his progress.

He arrived thus, virtually unnoticed, at the Green and, with the help of Klondike, arranged his possessions so as to make the greatest display.

He was standing in the middle of the floor, clutching the historic shoes and searching the walls for the proper place of honor, when Butsey White blew in.

"Where in thunder have you been?" he exclaimed, and then stopped at the sight of the twisted lamp. He looked at Dink, gave a grunt and examined the new purchase.

"Broken-winded, spavined, has the rickets—but it leaks and won't burn. Where in ——"

All at once he perceived the kerosene can with its attached padlock

"What's this thing?" he said, in genuine surprise, picking it up with two fingers and regarding it with a look of blank incomprehension.

"That's the safety can," said Stover, yielding to a vague feeling of uneasiness.

"What's this?"

"That's a padlock."

"What for?"

"Why, for the kerosene."

"What kerosene?"

"The kerosene for the lamp."

"Why, you nincompoop, we don't furnish the kerosene."

"We don't?" said Stover faintly, with a horrible sinking feeling. "Don't furnish the kerosene?"

"Who got hold of you?" said Butsey, too astounded to laugh.

"I met Macnooder ——"

"And the Tennessee Shad, I'll bet my pants on it," said Butsey.

"Yes, sir."

"What else did they unload on you?"

"Why - why, I bought a souvenir set."

"A what?"

"A souvenir toilet set."

Butsey wheeled to the washstand, uttered a shriek and fell in convulsions on the bed Stover stood stockstill, gazing in horror from the variegated crockery to Butsey, who was thrashing to and fro in hysterical flops, holding both the pillows where they would most ease the agony. Then, with a sudden deft movement, Dink dropped the historic shoes, sent them under the bed with a savage kick and, rushing to the window, threw the safety can into the tall grass of the fields beyond. Then he returned solemnly, sat down on the edge of the bed, took his head in his hands and began to do some rapid thinking. Butsey White, prone on the bed, buried his head in the covers.

"Mr. White," said Dink solemnly

"Take it away—take it away," Butsey said

Dink rose and cast a towel over the set of seven colors, and then resumed his seat.

"It's all right; I've hidden it," he said.

"Say!" Butsey turned on Stover

"Go ahead! Soak it to me!"

"I thought you were old enough to go out alone."

"They lied to me," replied Stover.

"Say that again."

"They lied," repeated Dink, but with a more uncertain note.

"This from you!" said Butsey.

A great ethical light burst over Dink. He scratched his head and then looked at Butsey, grinning a sheepish grin.

"Well, I guess it was coming to me—but they are wonders!" he said. "I'll take my medicine, but I'll get back at them, by jiminy! You see if I don't."

"For the love of Mike, give us the story!"

"You'll keep it twenty-four hours?"

"So help me ——"

"I'm a sucker, all right," said Dink ruthfully. Then he stopped and blurted out: "Say, White, I guess it was about what I needed. I guess I'm not such a little wonder-worker, after all. I've been fresh—rotten fresh. But, say, from now on I'm holding my ear to the ground; and when it comes to humbly picking up a few crumbs of knowledge you'll find me ready. I'm reformed. Now, here's the tale."

(TO BE CONTINUED)

An Appeal

O Government of our fair land,
Which wisely frames our postal laws,
Before thy gates an earnest band,
The periodic Poets, stand,
To plead an humble cause

The poets of the magazines
Pray heed, in framing thy design!
Observe the patches in our jeans,
Protect our all too slender means,
Our thirty cents per line.

Ten thousand of us in array
March bravely 'neath Euterpe's banner;
One thousand from the U. S. A.—
From Golden Gate to Casco Bay--
The rest from Indianner.

An emblem of thy power benign
We see, and pause before we lick,
On each adhesive stamp of thine,
Behind its innocent design,
Thou placest a big stick

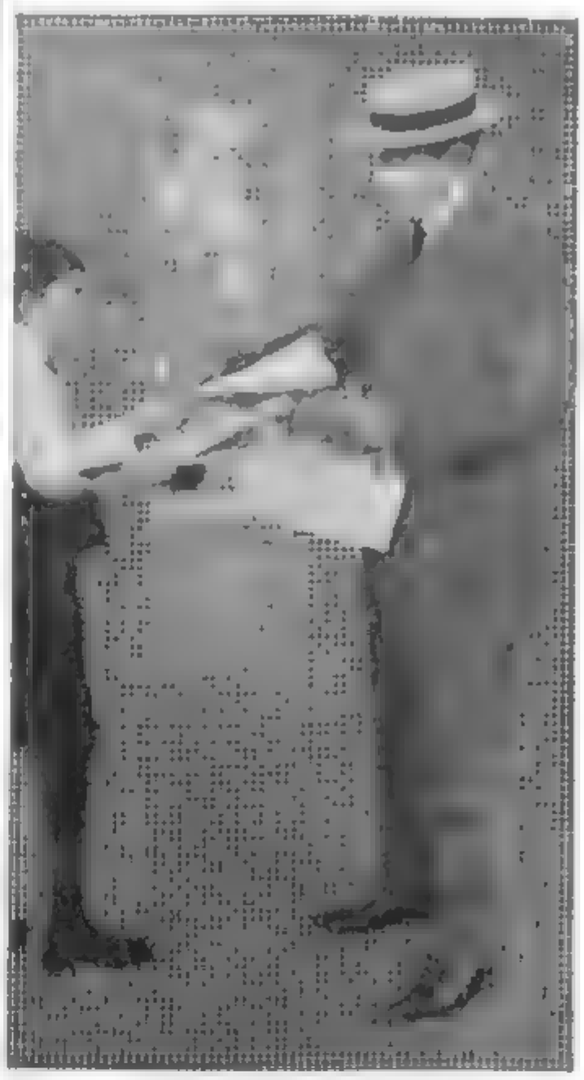
And wouldst thou make thy income greater
In ways convenient or methodical,
By raising rates on our creator,
That Moral Force, that Mind Inflator,
The mighty Periodical?

As in the business of the Great,
It always is the smallest cuss
Who pays increased taxation rate,
So we can see the hand of Fate
This will come out of us.

Thy task is noble and immense!
O watchdogs of our Treasury;
Chop through the forests of expense—
Railways, and rural routes, and rents—
But, Woodmen, spare our tree.

—Burges Johnson.

YOU Get Out of Clothes Exactly What is Put Into Them



(From a Photograph)

—And you get the *most* out of that suit or overcoat which has the most put into it.

In style, Stein-Bloch Smart Clothes represent, not the mind of one man, but the combined ideas of the most stylishly dressed men in the world, the men of the promenades—of the hotel corridors or ball rooms—of Paris, of New York, of the great fashionable resorts.

The best features—the bits of character which *make* style—are gathered and tailored into Stein-Bloch Smart Clothes. Into these style touches goes workmanship by the highest-paid tailors in America—and tested all-wool fabrics from the best looms.

These are the things Stein-Bloch put *into* their Smart Clothes; the satisfaction of being *correctly* dressed, the knowledge that even the patrons of the most exclusive custom tailor in your town are *no better* dressed—is what you get *out* of Stein-Bloch Smart Clothes.

The new models for Spring and Summer are ready at your Stein-Bloch clothier's. Go and try them on.

Write for "Smartness," and profit by the style photographs it contains—and when you buy insist upon seeing this label, which means 55 years of Knowing How.

The Stein-Bloch Co. Wholesale Tailors

THE STEIN-BLOCH COMPANY

Tailors for Men

OFFICES AND SHOPS Rochester, N. Y. | NEW YORK: Fifth Avenue Building | CHICAGO: 1422 Republic Building

We Manufacture

THE LATEST AND BEST

Music Rolls

For 65 Note

PLAYER PIANOS

and deliver them to your home for 50c and 75c per roll. We produce 60 selections each month so new that they are ancient by the time others produce them. A full stock of everything cataloged is maintained at all times and orders are shipped the day received. **Satisfaction guaranteed.** The following are the latest and most popular pieces:

Keep Your Foot on the Soft Pedal, March Song	$ .75
Has Anybody Here Seen Kelly (The Jolly Bachelor)	.75
Sing Kate Sing (The Love Cure)	.50
Yip-I-Addy I Ay (Blanche Ring)	.50
Temptation Rag, Two-Step	.75
Meet Me Tonight in Dreamland, Waltz Ballad	.50
Monstrat Viam, March and Two-Step	.75
Contrary Mary, Waltz	1.25

An order entitles you to Certificate Book from which 10% in cash or 20% in trade can be realized. Mention make of your Piano. Write for free advance catalogue of Popular Songs, Operas, Dance, Sacred and Classical Music.

When buying Player Piano Music be sure it is "U S Music"

United States Music Company

Factory and General Offices

1951 59 Milwaukee Ave., Chicago, Ill.

Retail Store—154 Wabash Ave., Chicago

Also all Latest Music for Electric Pianos

The Seng Spring Turkish Rocker is the *Easiest* Easy Chair

The spring gives that restful, luxurious comfort you buy a rocker for—delightfully responsive to every motion.

Makes the upholstery last longer.

Made at all prices by principal manufacturers—sold everywhere.

Look for the Seng trademark on the spring and be sure of

Comfort and Quality

You will enjoy our free book "A Turkish Rocker and why." Send [illegible] stamp and we will include the famous Seng parrot.

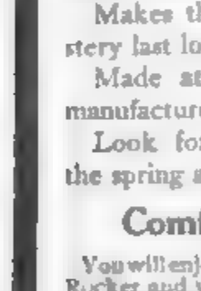
The Seng Co., 1455 Dayton St., Chicago, Ill.

SENG SENG

A Sample of Page Fence FREE!

Send for an actual sample of the world-famous Page Woven Wire Fence. See the Basic Open Hearth Page Wire—the strongest fence wire in existence! See the wonderful Page knot [illegible]. Get a Free copy of the Quarter-Centennial Catalog of Page Fence, explaining its amazing durability, elasticity and economy. Just a postal. Address (3)

Page Woven Wire Fence Co., Box 212 H, Adrian, Mich.



SMOOTH-ON

IRON CEMENT

No. 1 [illegible]

Send for Circular A

[illegible]

Smooth On Mfg. Co. Jersey City, N. J.

CLASS PINS

and BADGES for COLLEGE, SCHOOL SOCIETY or LODGE

Either style with any three letters or figures and one or two colors of enamel. Sterling Silver, 25c each, $2.50 a doz. Rolled Plate, 10c ea., $1.00 a doz. [illegible] designs in Pins or Badges [illegible] or Society at low prices. Send design for estimate. Catalog free. Badge Bros. Co., 304 South Ave., Rochester, N.Y.

THE PERIL OF THE COMET

(Continued from Page 4)

ignited. The whole atmosphere would become a seething ocean of flame in which forests and cities would burn like straw, in which oceans would boil away in vast clouds of steam, and in which all animal life would be snuffed out of existence before it ever realized that the world was on fire. In a word, the globe would become a planetary funeral pyre. Since water results from burning hydrogen in oxygen, this same fierce and terrible flame would be speedily extinguished by a mighty deluge which would engulf the earth.

A spectroscope analysis of Halley's comet has revealed the presence of cyanogen gas in the tail. Cyanogen is a compound of nitrogen and carbon, one of the most poisonous combinations with which the chemist is familiar. Prussic acid, potassium cyanid and many other cyanids, all of them almost instantaneously fatal if taken into the human system, are compounds of cyanogen. If that gas were present in large enough quantities one flick of a comet's tail would end all human and animal existence.

Fortunately, these possible effects of breathing a lungful of comet's-tail, all of them studied by the imaginative Flammarion, are so far-fetched that no scientist of repute considers them at all seriously.

On the other hand, a collision of the earth with a comet would undoubtedly prove disastrous—how disastrous would depend largely on the size of the comet's head and on its speed. That a violent heat would be developed we have every reason to believe from our knowledge of meteors. The mere movement of a meteor through the thin upper layers of our atmosphere produces a dazzling trail and reduces the meteor itself to a molten, metallic mass. Arrest a body in swift motion and you must dissipate its energy in some way. As a rule the energy is converted into heat. A bullet discharged from a rifle is often melted when suddenly stopped by steel armor. A comet travels at a pace compared with which a projectile fired from the most powerful 12-inch gun seems only to crawl. What, then, must be the frightful effect if it should ever strike the earth? A comet rushes through space not at the bullet's rate of hundreds of miles an hour but of a million miles an hour. The bigger it is and the faster it moves the greater will be the heat developed by its stoppage. "At the first contact with the upper regions of the atmosphere," says Professor Simon Newcomb, "the whole heavens would be illuminated with a resplendence beyond that of a thousand suns, the sky radiating a light which would blind every eye that beheld it, and a heat which would melt the hardest rocks." The same conclusion was reached by Mr. Faye.

Earth Reduced to a Cinder

If there is ever danger of a collision with a comet of formidable size, the human race will be in the horrible predicament of knowing the exact hour and minute of its doom. The newspapers will print a dispatch from some great observatory reading:

"A telescopic comet was discovered by Caxton in right ascension 7 hours, 13 minutes, 1 second, and north declination 17 degrees, 28 minutes, 31 seconds. Moderate motion in a northwest direction."

At first the discovery produces not even a ripple of excitement. Telescopic comets are discovered too frequently. Three days later the discoverer has worked out an ephemeris which gives the date when the body will pass around the sun and which indicates the comet's path. He finds that on a certain day and at a certain hour the earth and the comet must crash together. Again and again he repeats his calculations, hoping that he may have erred. The utmost permissible allowance for accelerations and retardations caused by the outer planets of the solar system fails to change the result. The earth and the comet must meet. With some hesitation he sends a telegram to a central observatory which acts as a distributor of astronomical news. At first his prediction is discredited and even laughed at. Another computation is made at the observatory. Again mathematics infallibly indicates the exact time and place of the encounter, and the last lingering hope is dispelled. Telegrams are

RALSTON WEEKLY CATALOG

The *wearing* of a shoe is what proves its worth. The Ralston is not merely a stylish shoe. It gives genuine ease, long service. So don't associate it with the built-to-sell kind when it is in the built-to-wear class. Learn the real value of the Ralston to *you* by trying just one pair. You will then (and then only) learn what we mean by the comfort and life which result from the Ralston anatomical last.

Style No. 176
Sterling Patent
Coit "O hi-o" Last

$4

Send for Ralston Book AUTHORITY STYLES Spring and Summer, FREE

Shows proper footwear for all occasions for men.

Sold in over 3,000 towns. Ask your dealer

Dealers—Shoes illustrated in this weekly catalog series are carried in stock by us. See our offer in "The Shoeman."

Ralston Health Shoemakers

985 Main Street, Campello (Brockton), Mass.

Copyrighted

ANOTHER STYLE NEXT WEEK

O'Sullivanize Your Walk

And Gain a Little Every Step

The More You Walk The More You Gain

See Diagram of the Normal and Abnormal Walk Herewith

The Proper Walk

In the proper walk, the feet should be carried parallel with one another so that a line from the center of the knee would pass through the second toe.

If this line hits the inner side of the great toe the walk is abnormal.

In the proper walk you strike the heel first, bear your weight on the outer edge of the foot, using the ball of the foot as the fulcrum, by the aid of the calf muscles, to lift the body.

O'Sullivan Heels of Live Rubber encourage the proper walk. It is easy, graceful, natural—the Live Rubber energizes your step. With the same effort you can walk brisker and farther on the Live Rubber Heels.

There is so much difference between Live Rubber and junk rubber that we must repeat our warning to refuse substitutes for O'Sullivan's.

When Live Rubber is so essential to restore nature's resiliency to your walk and junk rubber is so worthless for the purpose, it seems criminal that some unscrupulous dealers, for the sake of the little extra profit, foist the inferior article on you—unless you insist on O'Sullivan's.

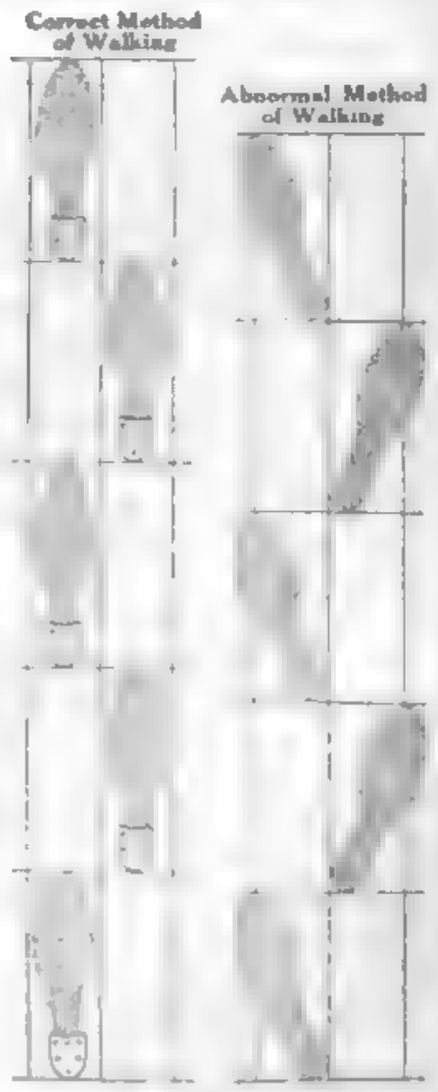


Diagram showing Difference Between Correct and Incorrect Methods of Walking

The price of crude rubber has advanced, but the O'Sullivan Rubber Co. will not advance their price—50c always. Shoe dealers everywhere.

O'Sullivan Rubber Company, Lowell, Mass.

The Lather's The Thing

The Lather That's Lasting

Johnson's Shaving Cream Soap

is not to be compared with alkali shaving soaps in either cake, stick or powdered forms. It is made of pure ingredients from nature's own unadulterated lather-making products, and is a condensed property that instantly brushes into a rich, creamy, lasting lather.

Softens the Hardest Beard
Soothes the Tenderest Skin

EVERY DRUGGIST SELLS IT

A FULL SIZE TUBE—
150 SHAVES—25 CENTS

A Twenty Shave Trial Tube
Sent by Us for 2 cents

ONE TRIAL IS CONVINCING

Johnson & Johnson

Dept. 2C, New Brunswick, N. J.

Rieger's Flower Drops
How long since you gave YOUR WIFE a bottle of perfume
?
SAMPLES FREE
PAUL RIEGER, 182 First St., San Francisco
Rieger's Perfumes
"Made where the flowers grow"

SALESMEN WANTED

PAUL RIEGER & CO., 182 First St. San Francisco

MAKE MONEY WRITING

SHORT STORIES — ... Manuscripts, ... Story Writing and Journalism ... Writing for Profit" ... The National Press Association, 61 The Baldwin, Indianapolis, Ind.

sent to astronomical societies, to the leading scientific periodicals and to the more conservative newspapers.

At first the prediction of the earth's doom is received with popular incredulity, engendered by years of newspaper misrepresentation. The world's end has been too frequently and too frightfully foretold on flamboyant double-page Sunday editions. When the truth is at last accepted, after days of insistent repetition of the original announcement, a wave of terror runs through the world. There is no escape. International committees of astronomers meet daily to mark the motion of the comet. Bulletins are published announcing the steadily dwindling distance between the world and the huge projectile in the sky. The great tail, arching the heavens as the comet approaches, seems like a mighty fiery sword held in an unseen Titanic hand and relentlessly sweeping down.

As the comet draws nearer and nearer night changes into an awful nocturnal day. Even at noon the comet outshines the sun. There is no twilight. The sun sets, but the comet glows in the sky, another more brilliant luminary, marvelously yet fearfully arrayed in a fiery plume that overspreads the sky. The moon is completely lost and the stars are drowned out in this dazzling glare. Warned by the astronomers, mankind takes refuge in subterranean retreats to await its fate. Long before the actual collision, long before the earth is reduced to a maelstrom of lava, gas, steam and planetary débris, mankind is annihilated with merciful swiftness by heat and suffocation. A candle flame blown out by a gust of wind is no more quickly extinguished.

When the comet encounters the upper layers of the atmosphere there is a blinding flash, due to friction between the air and the comet. A few seconds later the crash comes. From the earth molten rock and flame, pent up for geologic ages, burst forth geyser-like. The globe is converted into a gigantic volcano, in the eruption of which oceans are spilled and continents are torn asunder to vanish like wax in a furnace. When it is all over, the earth swims through space a blackened planetary cinder, desolate and dead.

THE DRIFT OF THE GOLDEN DOG

(Concluded from Page 12)

was not seriously hurt, only minced with a hash-chopper.

Drif lost his taste for fighting; he wanted peace and plenty of it. Zack discovered this the next morning when a setter pup wobbled past their fence. Drif moved closer to Zack without a growl.

Two days later a middle-sized dog strol'ed into their gate, and Drif retreated to the gallery. Zack blamed this on the scarcity of the victuals that Selina toted: "It warn't enough fer three people."

For a week the three of them hung on the edge of a rupture—then the crisis.

Selina sat in her chair sopping the last gravy out of her pan; Zack rested on the steps and Drif lay within the gate at his feet. He never ventured outside looking for trouble. A flop-eared hound had b'undered into their back yard. Zack scared him with a ye'l, and he bolted toward the front gate. Drif got the lead and held it, headed for the river, and didn't come back.

"Huh!" said Selina in disgust; "he's gone to de shingle shed."

Zack reached for his hat. "Whar you gwine?" Selina demanded.

"To fetch 'im home."

"Hol' on, Zack; 'tain't no use beatin' roun' de bush—you can't keep dat dog in dis house. My white folks is grumblin' about de grub."

There were certain known quantities in Ole Reliable's mathematics. White folks' grub was one. He turned his back upon it and followed the path to the shingle shed. There was Drif, crouching between Dunc and Jocaster.

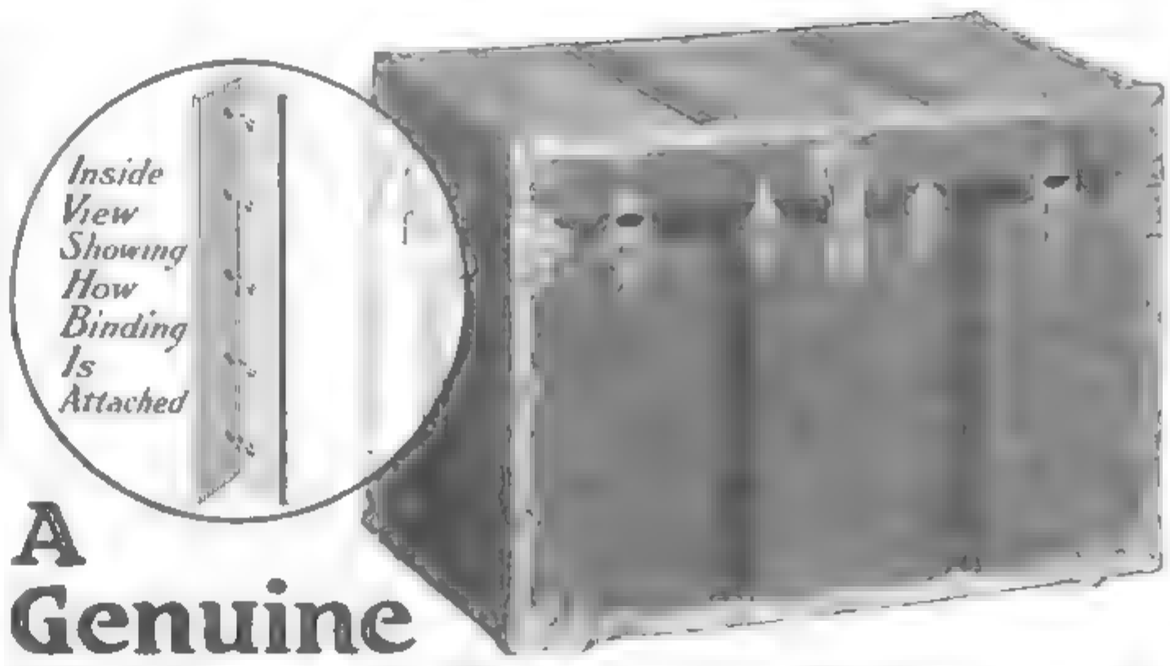
"What's de matter wid dis dog?" inquired Dunc.

"Drif is feelin' po'ly." The animal crawled over and licked Zack's hand.

"Dunc, is you-all got any more orders fer shingles?"

"Plenty of 'em."

Before Zack sat down at the "hoss" he took off his red tie and threw it into the river.



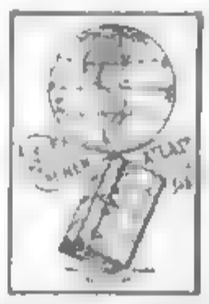
A Genuine "Atlas" Steel-Bound 32-in. Trunk, $12.00

"The Strongest Trunk in the World"

The wear comes on the edges and corners. For this reason, sample and theatrical trunks are usually bound with iron attached by nails or rivets.

"Atlas" binding (used on all "Atlas" Trunks) is cold rolled steel fastened by clips, clinched on the *inside* (see detail drawing). This gives a binding that cannot break or drop off, as there are no rivets to be "sheared off" by wear or abuse.

"Atlas" Trunks are made of strips of basswood—placed "cross-grain," cemented together under enormous pressure; backed with heavy fibre inside; covered with heavy canvas outside waterproofed. This makes a tough, wear resisting, and protective covering and prevents chipping and splintering of the wood. Trays are roomy and light. All metal, including bolts and Excelsior lock, is heavily brass plated.



Its light, tough, sturdy construction means a saving in excess baggage charges. It's a trunk that looks the **real traveler.** For service, durability and long life, an "Atlas" cannot be equaled.

If your dealer cannot supply you, we will be glad to send our illustrated catalog, giving complete information of the various sizes and styles.

THE BELBER TRUNK & BAG CO.
Columbia Avenue, Philadelphia, Pa.

SANITOL

The digestive juices of the stomach start from the mouth.

To have them properly perform their duty of digesting the food you eat, they should be free from all germs,—antiseptically clean. By brushing your teeth morning and night with Sanitol Tooth Powder or Sanitol Tooth Paste, the teeth and mouth are purged of impurities. The benefit is immediate and lasts for hours. It's a matter of **your health.** Get Sanitol today.

25c wherever toilet articles are sold.

Sanitol Chemical Laboratory Co., St. Louis

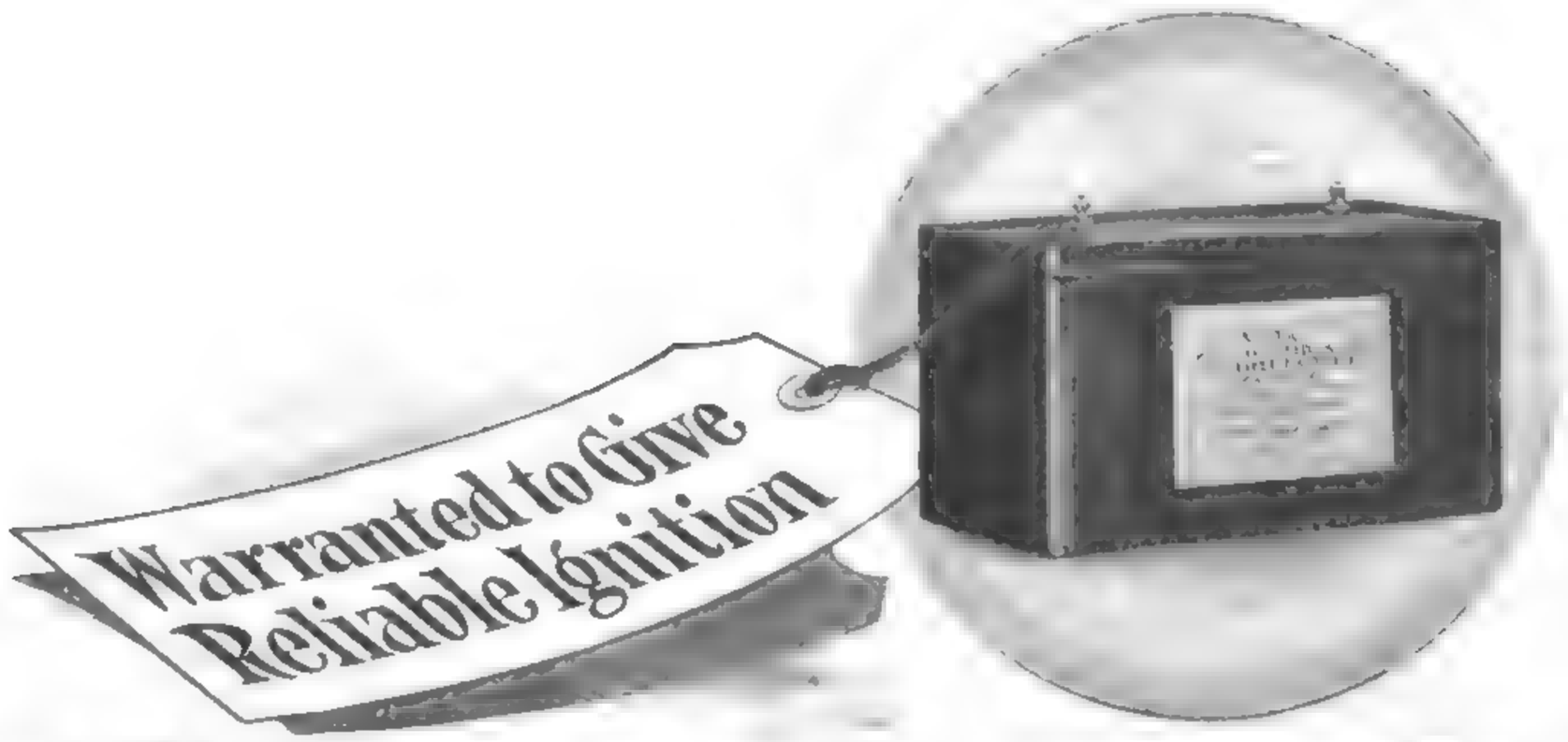
Lundstrom
IT GROWS WITH YOUR LIBRARY
SECTIONAL BOOKCASE
ON APPROVAL FREIGHT PAID $1.00 PER SECTION AND UP
THE C. J. LUNDSTROM MFG. COMPANY Little Falls, N. Y.
Manufacturers of Sectional Bookcases and Filing Cabinets. New York Office—171 Broadway

JAPANESE AIR FERN

Most beautiful of all ferns. Lives years without soil or water. Sent, prepaid, 25 cents. *Agents wanted.*
F. M. CRABB CO., 5410 Prairie Avenue, CHICAGO

SAFETY RAZOR BLADES, 2½c EACH

Send full Double or Single edge blades for *re-sharpening* by our wonderful process. We make them sharper than new. 30c per dozen.
CHEMICAL STEEL CO., 56 Fifth Ave., Chicago



COLUMBIA MULTIPLE BATTERIES

FOR AUTOMOBILES, MOTOR BOATS AND GAS ENGINES GENERALLY

Columbia Multiples do the work of storage battery or magneto—and auxiliary as well—with less expense, better service, and no repairs. Why, then, use three electrical sources—one for starting, a second for running, and a third for auxiliary—when a single Columbia Multiple will do the work of all three?

Not only does the Columbia Multiple Battery give you a single complete source of ignition, but it entirely relieves you from the dread of ignition troubles

The Columbia Multiple Is an Indestructible Unit

It will run perfectly after being totally submerged in your power-boat. You can drop it from a height of six feet without impairing its efficiency. Total destruction is the only way to injure it. Only its ultimate exhaustion can lessen its efficiency, and not until after several thousand miles of running.

It never needs repair, for it has nothing to get out of order; while if a storage battery is broken or sulphated, it is beyond redemption. If a magneto should go wrong, no layman can repair it. It must go back to the garage or the factory.

The Columbia Multiple Needs No Attention Whatever

It does not deteriorate when not in use. 13,500 miles have actually been registered by a car running on the Multiple Battery alone, without any attention or trouble of any sort.

It does not require frequent and expensive recharging, like a storage battery; nor has it any delicate connections to be kept oiled, cleaned and free from dust or moisture, as with the magneto.

You can put it in your car and forget it.

The Columbia Multiple Best for All Purposes

The Columbia Multiple Battery is equally serviceable for automobiles and motor-boats, as well as for gas-engines used for many other purposes.

It is not only the best and most economical source of complete supply; but is also superior for primary sparking or for auxiliary service.

The Columbia Multiple Simplifies the Ignition System

It has no multiplicity of mechanical parts to increase sources of trouble indefinitely.

It makes it unnecessary to have one source for starting, one for running and a third for auxiliary.

It reduces external wiring to a minimum. Short-circuiting from many internal or external mechanical causes is wholly eliminated.

It eliminates the delicate magneto gears which may slip and wreck your engine by back-firing.

In a word, it does away with 90% of all possible causes of ignition trouble.

The Columbia Multiple Gives Warning of Exhaustion

After thousands of miles of perfect running, the Columbia Multiple warns you 100 to 200 miles ahead of approaching exhaustion.

When other ignition sources fail they give no notice of it. You are left stalled on the road, or dependent on an auxiliary which may or may not be reliable.

Anyone who has ever had that experience can appreciate the advantage of a reliable source of ignition like the Columbia Multiple. It means absolute freedom from worry on the road.

To Auto and Motor Boat Supply Dealers: Write for dealers' price and complete information covering the advantages of Columbia Multiples, as demonstrated by the past year's convincing and exhaustive tests.

NATIONAL CARBON CO.
Largest Battery Manufacturers in the World
2007 W. 117th St. Cleveland

The Columbia Multiple Booklet Sent Free

Send us the name of your dealer and we will mail free a descriptive booklet, containing valuable information for every owner of automobile and power-boat. It gives the history of automobile and motor-boat ignition and shows how the Columbia Multiple is the vindication of the original and best source of electrical supply. Diagrams will be furnished free, showing Multiple Series method of wiring for those whose battery boxes will not permit the use of Columbia Multiple Battery complete.

The Columbia Multiple Costs You but $5.00 or $6.00

The most astonishing feature of Columbia Multiple Service is that all its great advantages cost so little.

Divide the cost of a single Columbia by the number of miles of good service it renders, and where can you find anything to approach it? Then add the freedom from ignition troubles; the steady, reliable service that it gives you; and the economy of it appears all the greater.

It is made by the largest battery manufacturers in the world, and every statement in this advertisement was proven true by exhaustive tests before the Columbia Multiple was put on the market.

Where You Can Obtain The Columbia Multiple

Columbia Multiple Batteries are sold by leading automobile and electrical supply houses and garages everywhere. Price $5.00 ($6.00 west of the Mississippi River). If your dealer doesn't handle, write us direct, giving his name. We'll make it our business to see you are supplied.

RELIABLE IGNITION

Oldsmobile

12th year

Every Oldsmobile owner respects the good judgment of every other Oldsmobile owner. Many are graduates in the school of motoring experience—and have gone through the same processes of experiment which led them to the purchase of an Oldsmobile. . . . No manufacturer in the world can command this kind of recognition year after year, except in one way:—by producing, year after year, an exceptionally good motor car.

The "Special"
4-cylinder, 40 H. P., 36-in. tires

The "Limited"
6-cylinder, 60 H. P., 42-in. tires

Touring, Close-coupled, Limousine and Roadster bodies.

OLDS MOTOR WORKS, LANSING, MICHIGAN

LICENSED UNDER SELDEN PATENT

CANVAS
GERMAN SILVER
Ever Have Tired Feet?
Note that Rubber Cushion!
without rigidity.
allows the weight
the arch support, which
be made high
relief for the
Foster's Arch Support and Heel Cushion
With these supports in your shoes, you can stand or walk all day without fatigue or pain. Read this letter.
FOSTER RUBBER CO. WARREN, KENTUCKY
Get FOSTER SARCHFIT
or send $2 and the size of your shoes and we will send a pair postpaid.
Send for our free folder revealing the secret of
foot and showing you how to obtain relief
We will even send a pair on approval to be paid
for, or returned, if you wish. Write today
Tred-Air Heel Cushions
Go inside your shoes
Sent Postpaid for 25 cents State Size of Shoe
FOSTER RUBBER CO.
170 B Summer St.
Boston,
Mass.

Heat Your Home at Lowest Cost
THE question of what is the best method of house warming is a vital one. The right decision means economy, comfort, health.
The three vital points in a warm-air furnace are the Dome, the Grates, and the Fire-pot. On these three points the famous
JEWEL
Warm Air
FURNACES
are superior and supreme. These high grade Furnaces are designed on exact scientific lines to produce the greatest volume of pure, invigorating, warm air from a given amount of fuel.
Thus they are not only economical, efficient and quick-heating, but the easiest to operate and care for. Ball-bearing Grates, [illegible] and quiet Sectional Fire pot [illegible] But let us give you the information in detail. Write today. A postal will do.
Detroit Stove Works
"Largest Stove Plant in the World"
1322-1400 Jefferson Ave.
DETROIT
CHICAGO
JEWEL WORKS

BIG GASOLINE SAVER!
The most power comes from a perfect mixture—lots of air, little gasoline. But it requires a fat, white hot spark at high voltage to ignite it. Batteries won't give it. So you have to use one-quarter to one-third more gasoline than you should or no explosion. All this wasted gasoline is SAVED by the
Motsinger AUTO-SPARKER
NO BATTERIES NEEDED TO START
A White-Hot Spark for a Lifetime
It delivers from 4 volts 2 amperes to 15 volts 4 amperes without white running, sufficient to fire a charge under 150 lbs compression. It is self regulating, fool proof and so durable that [illegible] still giving A1 service without
Live Dealers Wanted
Motsinger Device Mfg. Co.
Box 485 Pendleton, Ind.
Attached to Stationary Gas Engine

SAFEGUARDING SECURITIES

(Concluded from Page 15)

that they were receiving an adequate, satisfactory and cheap service from the Buffalo and Niagara Falls Electric Light Company. After further investigation the Commission refused to permit the new company to enter the field, on the ground that there was not any provocation for competition; that, if competition should be established, it would only benefit the consumer for a short time, because the inevitable merger would take place. Then there would be two plants instead of one, and one would be idle and, therefore, unproductive. It would entail some hardship on the stock and bond holders.

Bath, New York, presents the case where an application of a new electric-service company caused the old company to make such improvements in service as to make a new one unnecessary.

Various helpful procedures have been taken in steam railroad cases. The Central New England Railway Company, which is controlled by the New York, New Haven and Hartford Railroad, sought permission to issue four-per-cent bonds amounting to $9,533,000. Among the company's indebtedness was $7,250,000 in general mortgage income bonds, of which the New York, New Haven and Hartford road owned $6,329,123 29, and outside investors owned the rest. These bonds had not paid any interest since their issue ten years before.

It was proposed, under the terms of the proposed issue, to exchange the new interest-bearing bonds for the old income bonds, but with this interesting provision —that only such income bonds as were held by the New York, New Haven and Hartford Railroad were eligible for the exchange. The outside investors who held similar bonds were frozen out. It was a beautiful piece of discrimination and the Commission put its foot down on it hard.

The Hallmark of Character

The Buffalo, Rochester and Eastern Railroad, a new corporation, applied for permission to issue bonds to build a road from Buffalo to Troy. The Commission's engineers went carefully over the route and sounded the sentiment of travelers and shippers. The application was refused, because the Commission believed that the existing facilities were adequate; that the new company did not have sufficient assets to cope with the difficult conditions of construction; and that there was a lack of proper eastern connections. The significance of this refusal was that it safeguarded the investor; for where there is not enough money in the beginning there will always be increasing demands for fresh capital, and this is a hardship on the company called on to raise it, frequently causing a suspension of work and a consequent loss to the people who had originally put funds into the enterprise. And in many other similar cases the Commission has safeguarded the people.

When you try to sum up the benefits of this censorship you find evidences wherever you turn. The best bond and investment houses will tell you that securities approved by the Public-Service Commissions have a market advantage over those of a similar type not approved, because the stamp of the Commissions is the hallmark of character and carries the assurance that here is ample security behind the issues, the first and foremost requirement of any investment. Reducing it to the simplest and most concrete terms, it means that John Jones, no matter where he lives in the state, can go peacefully to bed at night knowing that the thousand dollars of sweated savings that he has put into an approved bond is secured by a thousand dollars' worth of actual property in the company whose name it bears.

The capitalization errors of the past can only be undone as applications for new issues shed the light of investigation on them and call for curtailment and remedy. But this much can be said for the future: that, henceforth, there can be no bringing out of fictitious securities; that, from this time on, the avarice of the speculative promoter is curbed; that the day of shoestring capitalization of prospects and promises is gone. It is the beginning of a financial upbuilding that is the investment hope of tomorrow.

Made in Syracuse

Knowledge of Style

YOU employ your lawyer because you believe in his legal ability and his counsels—your physician because of confidence in his knowledge and his skill in making use of it. In each instance it is a matter of *faith*. In neither instance do you tell the gentleman how to proceed. That's his business.

On the same basis you should select your clothier—because of his knowledge of style, material and workmanship and his exceptional skill in combining the three.

W. S. Peck & Co. understand this to be their particular mission and have performed the trust with such exactness that they dress their patrons beyond reproach.

An artistic and attractive calendar, that combines a guide to correct dress, will be mailed on request, together with the name of your nearest dealer.

W. S. Peck & Co., Syracuse, N. Y.

Makers of Fashionable Clothes

The Florsheim SHOE

LOOK FOR NAME IN SHOE

Style A, 1646

Tan Russia Calf, High Heel
"Varsity" Cut Oxford

Extreme
Trim Sole—
a "real shoe"

Do You Know it is possible to get shoes that you can wear with comfort every day from the date of their purchase, without first breaking them in? The **Florsheim Shoe** is a "*quality*" shoe for the man who is willing to pay $5.00 "the man who knows" "the man who cares"

Our booklet, "The Shoeman," shows "A style for every taste—a fit for every foot."

Ask your dealer about the Florsheim Shoe or send $5.25 to cover cost of shoes and express charges, and we will have our nearest dealer fill your order.

Most Styles $5.00 and $6.00

The Florsheim Shoe Company
CHICAGO, U. S. A.

IWAN POST HOLE and WELL AUGER

BUYS ITSELF IN TWO DAYS

Digs wells, too

With our simple, cheap pipe extensions it's easy to get 40 to 60 feet depth in a few hours.

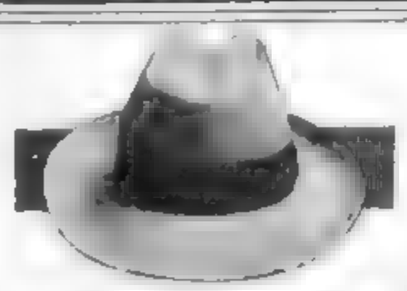
Thousands in use

Public Service Corporations find this auger cuts cost of labor in half. One man digging holes easily keeps ahead of two gangs setting poles. Good dealers everywhere have it.

Remember the name IWAN. Made by Iwan Bros.

See your dealer or write us today, mentioning his name, and get free book "Easy Digging," full of timely tips on digging methods. (3)

IWAN BROS., Dept. 105, South Bend, Ind.



Genuine Panama $4

Light, cool, dressy, closely woven, adaptable to all shapes, with neat silk band and leather sweat band, a genuine $10.00 value, South American Panama, sent express prepaid for $4.00. We import direct through Galveston from South America and save you two profits. Order today, state size. Satisfaction guaranteed. Address

Boston Hat Co., "*Panama Hat Kings*," Dept. A, Boston, Texas

We Will Sell You at Wholesale Agents' Price, one

American Motorcycle

if we have not an agent in your city. We want [illegible] American Motorcycles and American Bicycles. Write us—do it now

American Motorcycle Co.
1342 Wells St. (4) Chicago, Ill.

Safety Razor Blades 2 1/2c Made Sharper Than New 2 FOR 2c

Dull razor blades resharpened by Kennedge Electric Process (the only way) 50c the dozen. 30 000 [illegible] Send address

KENNEDGE CO. 605 Kennedge Building CHICAGO

Sense and Nonsense

The Weakness of Prophecy

SPINK HOLLIS used to sit in school, defiant of the master's rule, and waste the glorious hours of youth with deeds of Beadle and Old Sleuth; inside his big geography he'd spread the pages out and see the cover page where Sleuth would stand, a smoking pistol in each hand, while robbers, cutthroats, thugs and thieves were falling like the autumn leaves; Spink Hollis used to waste his time unraveling the links of crime with Sleuth and Beadle till he knew the best detectives in the crew as well as he knew A, B, C, and somewhat better, it may be. 'Twas freely said by foe and friend that Spink would come to some bad end; but strange to say the stuff he read stood him thereafter in good stead; for he became a man of means and muckraked for the magazines in that clear style that made Old Sleuth so fascinating in his youth. Now had he been devoted to geography like me and you he might, like us, be quite obscure, a plodding clerk, hard-worked and poor, where now his caustic pen is stirred to protest at five cents a word!

SNUB ELLIS used to fill his cuffs with figures, dates and other stuffs, that he should then have had instead, not on his cuffs, but in his head; without a qualm of conscience he would look down at his cuffs to see; he wore his knowledge, you perceive, and not his heart, upon his sleeve; when other boys were quaking in their shoes Snub Ellis' hardened grin proved how shrewd foresight now and then is valued by the wisest men; his cuffs in letters bold and free bore salient facts of history, arithmetic and other things that from the memory take wings; thus fortified against the slips that may arise 'twixt cups and lips he earned the master's *bonum est* and stood in rank above the rest; it was agreed by foe and friend that Snub would come to some bad end; but strange to say in years to be Snub quite disproved the prophecy; in high financial tricks he shone with genius that was quite his own, and picked a railroad up or two while other men had work to do. Now had he grubbed and slaved like us with ardor meritorious he might have been, like us, obscure, above reproach and nobly poor, but as it is he proudly stands—Napoleon of High Finance.

SCRUB JENKINS used to pull the wings from bugs and flies and other things, dehorn grasshoppers on the fly and amputate their antennæ; quite disregardful of the cries of girls he transfixed butterflies with cruel pins and watched the squirms within a can of captive worms. Scrub was of an inquiring turn of mind, and though he failed to learn the rule of three and tables dense his love for probing was immense; in spring when days grew warm and bright he held blue-bottles to the light and pulled their wings off one by one, to learn how might the buzz be done. It was agreed by foe and friend that Scrub would come to some bad end, but in the future he became a Prober of great note and fame; from Washington to Maine and back he put upon the grill and rack the wicked trusts and did indict the malefactors left and right; grand juries sat to do his will and scores of them are sitting still. Now had he worked like you and me to learn the precious rule of three he might be measuring, you know, yard lengths of silk and calico, but as it is his name, well known, makes evil tremble on its throne, and goes to prove the fact right well that none of us can ever tell!

—*J. W. Foley.*

From Little Rhody

DURING the Civil War the Union forces were camped on one side of a river, in Virginia, and the Confederates on the other. The pickets were friendly and traded coffee for tobacco and talked across the water.

"What's your regiment?" asked a Northern soldier of the Confederate picket opposite him.

"Mine's the Forty-ninth North Carolina. What's yours?"

"Mine? Oh, mine is the Three Hundred and Ninety-fifth Rhode Island."

Take the
Oregon-Washington Limited

Out into the
Union Pacific Country

This fast, direct, electric-lighted, three day train to the Pacific Northwest leaves Chicago every day.

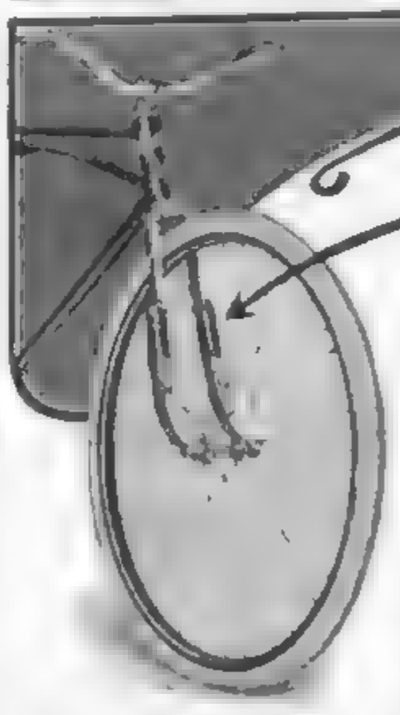
Dining car meals and service "Best in the World."

In addition to Pullman equipment this train carries a Through Tourist Car Chicago to Seattle.

The track is protected by Electric Block Signals and ballasted with dustless, Sherman gravel.

Low Round Trip Summer Tourist Rates in effect June 1 to September 30, inclusive, 1910.

E. L. LOMAX, G. P. A., Union Pacific R. R., Omaha, Neb.



Absolutely Guaranteed

The New Spring Fork

of the **IVER JOHNSON**
Truss Bridge Bicycle

takes up all the vibrations and shocks which tire the arms and back so quickly. Yet owing to the method by which the rebound of the spring is controlled, when you strike a rut, there is no annoying bouncing up and down characteristic of the usual spring fork. The Spring Fork reduces wear on tires, frame and bearings to a minimum.

The truss keeps the frame strong and rigid and prevents all the sagging or getting out of alignment, which cramps bearings and makes riding difficult. The Iver Johnson is the strongest, most rigid, and therefore the longest lived and easiest riding wheel

"*Trust the Truss*"

Write for Our Free Illustrated Catalog. This gives a full description of all models with prices and options.

IVER JOHNSON'S ARMS & CYCLE WORKS
147 River Street, Fitchburg, Mass.

Manufacturers of Iver Johnson Revolvers ("Hammer the Hammer") and Single Barrel Shotguns

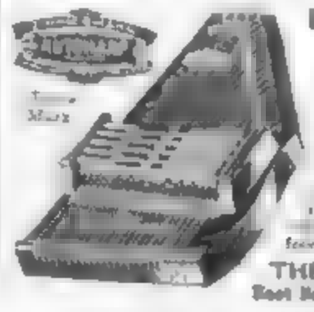
The Game that Instructs

Plastic work develops latent inventive faculties. It furnishes enjoyment as a game or toy, but is really educational. It leads to handicrafts and the use of tools.

Harbutt's Plasticine

Is sold everywhere. Complete outfits from 50c. up. "Builder Box," [illegible] "Designer Box," [illegible] "Add-a-Bit" [illegible] etc. At your [illegible] If not, send to [illegible] Booklet "X"

THE EMBOSSING CO., Albany, N. Y.
Manufacturers of "Toys that Teach"



Buy the Original
Zimmermann AUTOHARP

[illegible]

THE PHONOHARP CO.
East Boston Mass.

Copyright—1920—The Royal Tailors

The Tailor-Dressed Man Stands Out From The Crowd

Deep down in your heart, you have always coveted tailor-made clothes—every man has. Some men may perhaps have

smothered Pride and accepted a factory-made substitute because of fancied economy. But the envy of the man with a good tailor lies inrooted in the soul of every untailored clothes wearer.

That envy need no longer remain ungratified in you. Here is a tailoring service that because of its enormous output, its national field, is bringing the best hand tailoring within the purse-reach of all. $20, $25 or $30 brings you the utmost in a hand tailored Spring suit or overcoat.

All Pure Wool and a legal guarantee attached warranting your satisfaction or your money back.

The Convenient Made-to-Measure System

Just stop and think what this long-distance tailoring service means to you, and your wardrobe.

You step into the store of a dealer in your own town—and the wealth of the whole woolen world is spread before you—choice, rich cloth creations that the master looms of all America have produced *new* this Spring—a greater collection than you could find in the smartest shops on Broadway, New York. Full Half A Thousand Strong—and every pattern guaranteed All Pure Wool!

Yet that is only the mere beginning of the Royal Service to you. You pick out of this sumptuous collection exactly the pattern that delights your taste and fits your personality. Then you dictate your own style ideas for the making and construction of the suit or overcoat—guided by our album of beautiful fashion ideas, contributed by America's greatest designers.

Your dealer, schooled for years in careful measure-taking, takes the measures, and takes them by an infallible system that gives us a virtual blue print of your body—18 specific body dimensions.

And here in our famous New York or Chicago Tailor Studios we build your garment to fit every line of those 18 dimensions.

And your satisfaction is as sure as the deliveries. For if your suit doesn't fit in every line and seam—if it isn't satisfactory to you in every least and last respect—you have merely to say so, and you need not keep it! Our money-back guarantee is your insurance policy.

But when you call on the local Royal dealer—be sure that you have found the right store. The usual dangerous substitutors are trying to "cash in" on Royal nation-wide reputation by substituting cheaper quality.

SIX BIG FEATURES
of ROYAL TAILOR CLOTHES
•Made to Your Measure
•All Pure Wool
•A Legal Guarantee With Each Garment
•100% Process Shrunk
•Cost No More Than Ready Mades
•Six Day Schedule Deliveries

This Garment comes back to the Tailor when not right!
This Garment is Guaranteed to Satisfy and Please You in Every Respect or We Ask You not to Accept it Not to Pay One Penny

"The Well Dressed Man is the Tailor Dressed Man"

The Royal Tailors

Chicago — New York

Joseph Nathan
President

Over 6,000 Royal Dealers

140 Branch Royal Stores

There are no idle rich in this country today—no leisure class. It is asked of every man—what is he doing? Life has a meaning. Men are up and dressed betimes—and shaved.

The Gillette Safety Razor is a symbol of the age—it is the most democratic thing in the world. The rich man is not shaved in bed by his valet as he was a generation ago. He uses a Gillette and he shaves himself—in three minutes.

Get up—get busy—get a Gillette. Don't be an effeminate dawdler and let another man shave you. There is more boost in a Gillette shave at 6.30 than there is in a cocktail at nine.

Buy a Gillette and take a brace. It costs $5.00 but it lasts a lifetime.

Write and we'll send you a pamphlet—Dept. A.

King C. Gillette

GILLETTE SALES CO.

REIS UNDERWEAR

TRADE MARK REGISTERED U. S. PAT. OFF.

The Whole World Contributes the Fabrics from which is made

Reis Summer Underwear for Men

Figures differ and tastes differ. Reis Underwear is made to fit every figure and every personal preference.

Ribbed, Flat or Mesh Weaves in Shirts and Drawers; Union Suits, Long Sleeves, Short Sleeves, Athletic (sleeveless) and Coat Shirts. Regular, Stout or Knee Drawers.

Every garment which bears the above label GUARANTEED

If your dealer cannot supply you send his name and your address on a post card for a Summer Underwear Booklet that is well worth having. It is full of useful information on buying *satisfactory* Underwear

ROBERT REIS & CO. DEPT.S. NEW YORK

THE REIS LABEL Guarantees every garment

BETTER than honey on hot biscuit—delicious on buckwheat cakes. The best and purest syrup in the world for all uses —agrees with everybody.

Karo CORN SYRUP

Eat it on
Griddle Cakes
Hot Biscuit
Waffles

Use it for
Ginger-Bread
Cookies
Candy

★ Send your name on a post card for Karo Cook Book – fifty pages including thirty perfect recipes for home candy-making.

CORN PRODUCTS REFINING CO. Dept. R, P. O. Box 161, New York

Karo

The Practical Painter Knows Good Paint

It is his business to know. He can ill afford to use unknown paint which contains adulterants for pure white lead, and assume the responsibility for cracking and peeling that is sure to result.

That is why *good* painters—the men who do the best work—use and recommend

CARTER
Strictly Pure
White Lead
"The Lead With the Spread"

Painters know that for durability and long continued protection, for beauty of finish, Carter White Lead has no equal.

Carter Lead mixed and applied by a good painter, in exactly suit the particular needs of your building, will assure perfect results without cracking or scaling. The extreme *whiteness* of Carter produces *brighter, more lasting colors*, than other leads—remember this in particular.

By the pound, Carter costs a trifle more than other white leads. Figured by yards of surface covered and years of wear, however, it is the most economical paint you can buy. All reliable dealers sell Carter—first class painters use it.

Send today for our valuable free book, "Pure Paint," which gives all the tests by which you can know good paint—tells how to choose a harmonious color scheme. With the book comes a set of color plates showing how real homes look when properly painted—ideas for painting your home

Carter White Lead Co.
12080 So. Peoria St., Chicago, Ill.
Factories: Chicago—Omaha (21)

"To Be Sure It's Pure, Look for DAUTER on the Keg"

THE COUNTERFEIT

(Continued from Page 22)

briskly and marched up to the bar, noting, out of the tail of his eye, a rather disconcerted movement on the part of the bookkeeper.

"Oh, good-evening, Frank. Been playing a little pool?" he said genially. Thus young Cox was reassured, and experienced that pleasurable emotion which is natural to a man who is, before others, greeted by his employer in a friendly manner.

Still smiling, Abraham waved a hospitable hand at the bar. "Will you join me here?" he inquired, and as young Cox stepped forward he added jovially: "What'll you have?"

As a matter of fact, Frank's occasional potations were limited to beer, but he was thrown out of his reckoning, so to speak, by this discovery of Abraham in the unexpected rôle of a good fellow; moreover, he was not above a silly, youthful temptation to show off. So he said, in a sportily-negligent manner: "I'll take a little rye."

Abraham made no comment, but said to the bartender: "I will have a glass of lemonade." There was something about his cold, watery way of saying it that raised a belated doubt in Frank's mind. After they had drank in silence, Abraham observed with significant gravity: "I'm going down the street. Will you walk along?" Frank's misgivings increased.

They walked a little way in silence. Then Abraham backed the young bookkeeper into a dark doorway and opened his mind. He was grieved, astounded, horrified; he himself had entered that vicious resort in pursuance of his duties as vice-president of the bank, to which the proprietor of the Edelweiss was indebted, there he had discovered one of the bank's employees in full tilt down the broad highway to destruction—to wit, drinking whisky at a public bar. What dependence could the bank put upon a young man so far gone toward ruin? Could any prudent person expect it to retain such a young man in its employ? And while Frank himself became an outcast, what would become of his poor mother and sister? In fine, Abraham frightened the young man half out of his wits, and left him to the most wretched forebodings that he was about to lose his place, thereby reducing his dear dependents to absolute want. The rest was comparatively easy. Having the unhappy young bookkeeper cowering under his thumb, Abraham soon made him a spy upon his fellow-employees.

Meanwhile, Mr. Mulholland returned from his vacation to find his position in the bank painfully undermined. Previously, his recommendations to the board of directors had been accepted as a matter of course. Now, more than once, they were voted down—always with the greatest show of respect to himself personally. Theretofore, he had been the mainspring of the institution. Now, Abraham frequently made important moves without troubling the aged president for his consent.

Besides the president and vice-president, the staff of the bank comprised Mr. Parker, the cashier; young Cox; Martindale, the head bookkeeper, and Milton Crane. Milt's position was anomalous. As he himself confessed, he had only an indifferent head for business. His arithmetic was almost as faulty as his penmanship. Because everybody liked Milt and on account of the prestige of his name, he could make himself useful as a sort of general utility man. His gentle, patient, uncontentious, unbusinesslike, sympathetic way enabled him to smooth down an exasperated patron or to collect a bad debt where another man would have got only bad language. His place in the bank, however, was partly a mere sinecure, procured by his father's influence. Milton's father, of course, had no influence with Abraham's administration; and Abraham was not the man to see the institution in which he—or his wife—was the chief stockholder throw away a thousand dollars a year.

More than all, Milt was the Banquo's ghost at Abraham's feast. "The time has been that when the brains were out the man would die, and there an end." Abraham had knocked Milt's brains galley-west, and by all the rules of the game Milt should have disappeared. Yet here he was pottering around in his amiable, purl lind way under Abraham's very nose. Naturally Abraham hated him for it; yet it would obviously be indecent for Abraham

The
ACME QUALITY
Painting Guide Book
Tells You

What finish to use—how to prepare the surface—how to apply—and any other painting information you may desire.

¶ This book is not only intended for Painters, Decorators, Architects and Contractors but for House-owners and House-holders. It is the most complete work of its kind ever issued.

¶ Suppose you want to varnish a book-case, enamel a bedroom set, paint a carriage—or finish any other surface that requires paint, enamel, stain or varnish; all you need to do is to look in the index and then turn to the right page. There before you in concise form you will find complete instructions. You can't go wrong.

¶ This Guide Book to right painting will give you a better idea than you could gain in any other way of the variety, quality and scope of usefulness of the various Acme Quality Specialties. Our slogan means just what it says—

If it's a surface to be painted, enameled, stained, varnished or finished in any way, there's an Acme Quality Kind to fit the purpose.

¶ Your dealer probably sells Acme Quality and will give you color cards. See him about your next paint purchase.

¶ The Acme Quality Painting Guide Book is sent free. Those requesting it by mail address

Acme White Lead and Color Works
Dept. Q, Detroit, Mich.

Look for this Trade Mark — *Every Acme Quality Store Shows It.*

EVEN Sister Bess can make good desserts—custards, creams, puddings—if she goes by the book and uses

Kingsford's Corn Starch

¶ Successful housewives from nearly every State in the Union tell us how they use Kingsford's to improve their cooking.

¶ You'll find the recipes in our remarkable little Cook Book R—"What a Cook Ought to Know about Corn Starch" with 168 of the best recipes you ever tried.

¶ Mail a post card today.

¶ We'll send the book free.

T. KINGSFORD & SON
Oswego, N. Y.
NATIONAL STARCH CO., Successors

The Ball STICKS

Professionals find in the Goldsmith Glove greatest aid to perfect fielding. Fine, pliable leather, (tanned by special process) and perfect construction produce the natural, deep

Ball-Holding Pocket

for which these gloves are famous. Goldsmith Mitts, [illegible] Base Ball Uniforms, [illegible] and styles.

The Goldsmith Official League Ball No. [illegible] in many leagues. Price $1.25. Goldsmith Guarantees Perfect Goods or a new article in case of any defect.

Base Balls,	5c to $1.25	Fielder Gloves,	25c to $3.50
Base Ball Uniforms,	$1.75 to 15.00	Catcher Mitts,	25c to 7.00
Baseman Mitts,	$1.00 to 4.00	Base Ball Bats,	10c to 1.00

SCORE CARDS **FREE** [illegible]

P. GOLDSMITH'S SONS,
211 W. Pearl [illegible] Cincinnati, O.

Goldsmith

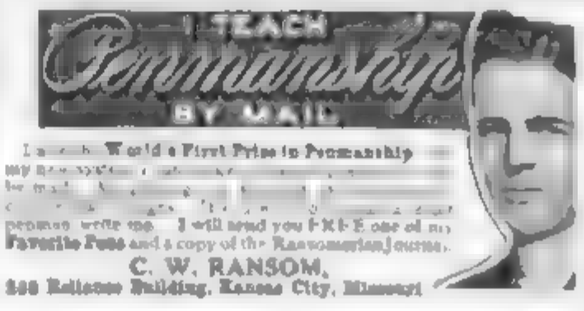
COPY THIS SKETCH

[illegible] stratory and cartooning make [illegible] per week. My [illegible] personal, original style has caused [illegible] to leave your [illegible] Send your [illegible] work for [illegible] and I will send you a [illegible] of [illegible] Full [illegible] and [illegible] and I will send you a [illegible] your [illegible]

The Landon School of Illustrating and Cartooning
1434 Schofield Bldg. Cleveland, O.

SHORTHAND IN 30 DAYS

[illegible] Chicago Correspondence Schools 138 Chicago Opera House Block, Chicago, Ill.



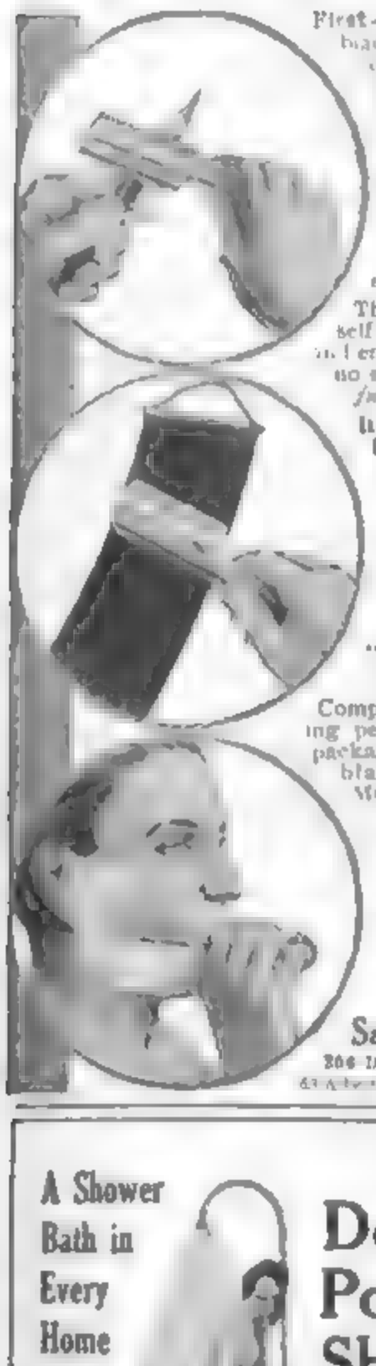
[illegible] Would a First Prize in Penmanship [illegible] may have [illegible] for [illegible] If you are [illegible] penmanship write me. I will send you FREE one of my Favorite Pens and a copy of the Ransomerian Journal.

C. W. RANSOM,
500 Ridenour Building, Kansas City, Missouri

SCHOOL OF EXPRESSION Voice, Body and Mind trained for culture and professional success. 3 Summer Terms: Boston, Asheville, Eureka Springs, Seattle, Chicago. [illegible] and expressive [illegible] for 20 years have centered in this School and the books of its Pres., S. H. Curry, Ph. D. Drop [illegible] for free booklet and notice of Book on Voice. 6 Copley Sq., Boston.

LOS ANGELES, CALIFORNIA FIRST CITY IN AMERICA TO HOLD AN *AVIATION MEET*. FOR INFORMATION ABOUT LOS ANGELES ADDRESS CHAMBER OF COMMERCE, Department A

The Ward SUPREME TEST



First—Submit a Ward blade to the severest test by shaving your legal [illegible]

Second—Use the [illegible] which is *included free* with every Ward outfit, and strop the same blade thirty seconds on an ordinary strop.

Then—Shave yourself with *the same blade* and enjoy a perfect shave no scraping—*no hoeing just pleasure.*

It is the one Safety Blade that will stand this test.

Ward Safety Razor

"The Safety Razor with the Barber Stroke"

Complete outfit, including perfect stropper and package of hollow ground blades in handsome Morocco case for $4.00.

If your dealer does not keep them *write us direct.* Every Razor guaranteed.

Send for our booklet, "Does Your Barber Scrape?" [illegible]

Ward Safety Razor Co.

206 Dearborn St., Chicago

63 Adelaide St. West, Winnipeg, Canada

A Shower Bath in Every Home

The Detroit Portable Shower Bath

Cleanses and Invigorates

Builds Health and Energy

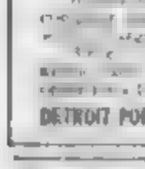
Here is a new device of intense importance to every family—a portable Shower Bath, which can be set up in any room in two minutes' time. No water connections necessary.

Folds into a small space. Very convenient and at a price within the reach of everyone.

[illegible] the utility of the [illegible] book on request [illegible] give details. [illegible] the [illegible] of [illegible] compartments for soapy and [illegible] clean water pumps in the shower. The rubber curtain protects the carpet; not a drop can get past it.

[illegible] of all for country or city home. A [illegible] saith what the plumber [illegible] your [illegible] Address

DETROIT PORTABLE SHOWER BATH CO. Detroit, Mich.



A FLOOD OF LIGHT FROM KEROSENE (Coal Oil)

[illegible] AGENTS MAKE BIG MONEY

Is revolutionizing lighting everywhere. Needed in every home. Every lamp guaranteed. [illegible] Our Salesmen Burners [illegible] Ask [illegible] nearest office how you can get a lamp free to apply for Agency Proposition. THE MANTLE LAMP CO. of America, Dept. 113 [illegible]

Portland, Ore. Washington, D. C. [illegible] Canada

WANTED—Chauffeurs-Auto Salesmen

All Over U. S. at Good Salaries.

Young men of good [illegible] expert auto salesmen [illegible] work in your [illegible] position as [illegible] Automobile Colleges of Washington, Washington, D. C.

Largest school of Automobile engineering in U. S.

LAME PEOPLE

The Perfection Extension Shoe for any person with one short limb. Worn with any style of ready made shoes with perfect ease and comfort. Shipped on trial. Write for booklet.

HENRY S. LOTZ, 243 Third Avenue, NEW YORK

to take direct steps against his brother-in-law. So he stepped obliquely.

Partly to reduce the authority of Cashier Parker, who was a protégé of President Mulholland, and partly for another reason, Abraham caused Martindale, the head bookkeeper, to be made assistant cashier. Then he promoted brother-in-law Milton to be head bookkeeper in Martindale's place. It was a fine advance for Milt, the salary being twelve hundred a year and the post much more responsible than his former one. Only poor Milt was about as competent to be head bookkeeper as he was to be a translator of Arabic.

The vice-president took a fatherly interest in his subordinates. To encourage them he devised a system of rewards for excellence—balanced by a system of mulcts for errors. Then he set young Cox to checking up Milton's errors. At the end of the first month after this system was put into effect, Milt discovered that instead of drawing any salary he owed the bank eight dollars and a quarter. He then resigned.

This happened a year and a half after Mr. Crane's death. Long before that Lavina was utterly subjugated. She was really very miserable over Milt; but no doubt Abey was right about that, since he was always right about everything.

Milton himself accepted it helplessly. It was no use kicking, he told Josie, for if Abe didn't get him in one way he would in another. They settled down to their inheritance of a thousand dollars a year. It might prove a blessing, for Milt could now devote himself single-mindedly to the machine for picking apples. He knew there was a fortune in it if only he could get it to work. At worst, they clung to the delusive hope that Lavina would help them put the children through college.

President Mulholland, too, was quite miserable about Milton. But every one noticed that the aged president was failing. He had nightmares in which the young vice-president sat on his chest, smiling at him, and asked him a million questions at once. He went to the bank much less regularly than of old—and so had some peace. Toward New Year's Mr. Terhune had a talk with him. The director seemed a bit embarrassed, blushed a little, and carried, altogether, a more or less hangdog air. He suggested, however, that New Year's was a fine time to square up accounts and make new starts, and that seventy-one was, after all, a ripe old age. The president took the hint, sighed, and wrote out his resignation—helplessly, like Milt; knowing that if Abraham didn't get him in one way he would in another. It was a foregone conclusion that Abraham would succeed to the presidency. By that time Cashier Parker was on tenter-hooks and not a man in the bank durst say his soul was his own.

Absolutely to control the second largest fortune in town, and the town's chief business institution—all at the age of nine-and-twenty, when one had been little better than a waif and beggar at fourteen! Such was Abraham's brilliant achievement. His horizon was not wide. Even in Prosperity, which contained near five thousand souls, he had rivals and enemies. But within the circle which his ambition had drawn he looked out, like Alexander, upon a conquered world. He really considered himself a very remarkable man.

Proud in the consciousness of notable achievements, his muscular person encased in a fine black frock coat, his shoulders thrown back, his chin up, he marched to church, while Lavina meekly ambled at his side, carrying the hymnbook.

The minister preached about Judas. He said, in effect, that villainy was the most pitifully cheap thing in the world; that nearly all men wished to be kind and true—that was the condition upon which a man circulated among men. However, if any tolerably plausible counterfeit came along he would have no trouble at all in passing himself off as a genuine coin. If he wished to overreach by lying, betraying, tormenting, by taking the good faith of other men and giving back his own bad faith, by matching their kindness with heartlessness, it would be perfectly easy for him to do so. There was no greater mistake than to suppose this required exceptional ability; it was really about as easy as taking candy from children; almost any false, mean, cruel dog could do it, even though he were essentially quite stupid.

Strolling home after church, Abraham was thoughtful in a quite unwonted way. He was wondering if, by any possibility, what the minister had said could be true.

Is Your Roof Guaranteed?

If the roofing of your building wears out within ten years, have you any way of renewing it *without cost to yourself?*

This is a question of importance in selecting your roofing.

Congo 2 or 3 ply is absolutely *guaranteed for ten years.*

No worry with Congo. You are protected by our guarantee which is backed up by a Bond of the National Surety Company of New York, a Two Million Dollar concern of the highest financial standing.

The Bond means that if we should go out of business, the National Surety Company would have to make good our guarantees. However, the National Surety Company does not make such agreements blindly. They well know our responsibility and good standing beforehand. And we pay them a big premium.

We do not make guarantees blindly either. It is because we know Congo will last longer than ten years that we are willing to guarantee it for that time.

Congo Roofing is made to withstand all kinds of weather—storms, heat and cold. It is waterproof, acid-proof, alkali-proof, rot-proof and wear-proof.

With Congo on your roofs you can rest easy.

It is elastic and pliable and can be easily laid by anyone. You can lay it right on over your old roofs and be sure of *ten years* of perfect roof protection.

Send for free sample and booklet to-day. You will find it worth while.

UNITED ROOFING & MFG. CO.

572 West End Trust Bldg. Philadelphia, Pa.

Chicago San Francisco

CONGO "NEVER-LEAK" ROOFING

Congo covers all these buildings.—American Mining & Milling Co. Knoxville, Tenn.

See the animals in YELLOWSTONE PARK

¶ Not the least of the many attractions of "Wonderland" are the Bears, Bison, Elk, Deer and Antelope which roam this magnificent domain.

¶ Nature seems to have taken delight in assembling everything she could to quicken the pulse, kindle the eye and awe the mind of man.

¶ You should see the giant canyons, towering peaks, noble cataracts, bubbling hot springs, spouting geysers, and weird formations of rock and lava.

¶ You should enjoy a stay at the fine hotels, striking in architecture and pleasing in service. You should experience, too, a trip over the "Scenic Highway through the Land of Fortune":

Northern Pacific Ry

¶ Operating through Pullman Sleeping Cars, without change, direct to the Park boundary at

Gardiner Gateway

the official entrance, daily during the open season: June 15 to September 15, 1910.

¶ Summer Tourist Fares to the North Pacific Coast effective daily, June 1 to September 30, 1910.

¶ Write for "Land of Geysers" booklet and Park folder—with full particulars of fares and train service. Address

A. M. CLELAND
General Passenger Agent
ST. PAUL, MINN.

Fourth Annual Rose Festival, Portland, Ore., June 6-11, 1910.

Ask for de luxe booklet, describing it.

NORTHERN PACIFIC
"Yellowstone Park Line"

MEN who *never could* smoke a pipe *will* smoke one NOW!

Men, here's tobacco that changes notions you may have against pipe smoking—"stung" tongues, unpleasant taste, keeping tobacco lit and like worries.

Prince Albert is a revelation—a fresh deal all round. It simply *can't* bite the tongue; it leaves no unpleasant taste; it is *long* burning and holds its fire *close*. It tops every criticism ever made on pipe tobacco.

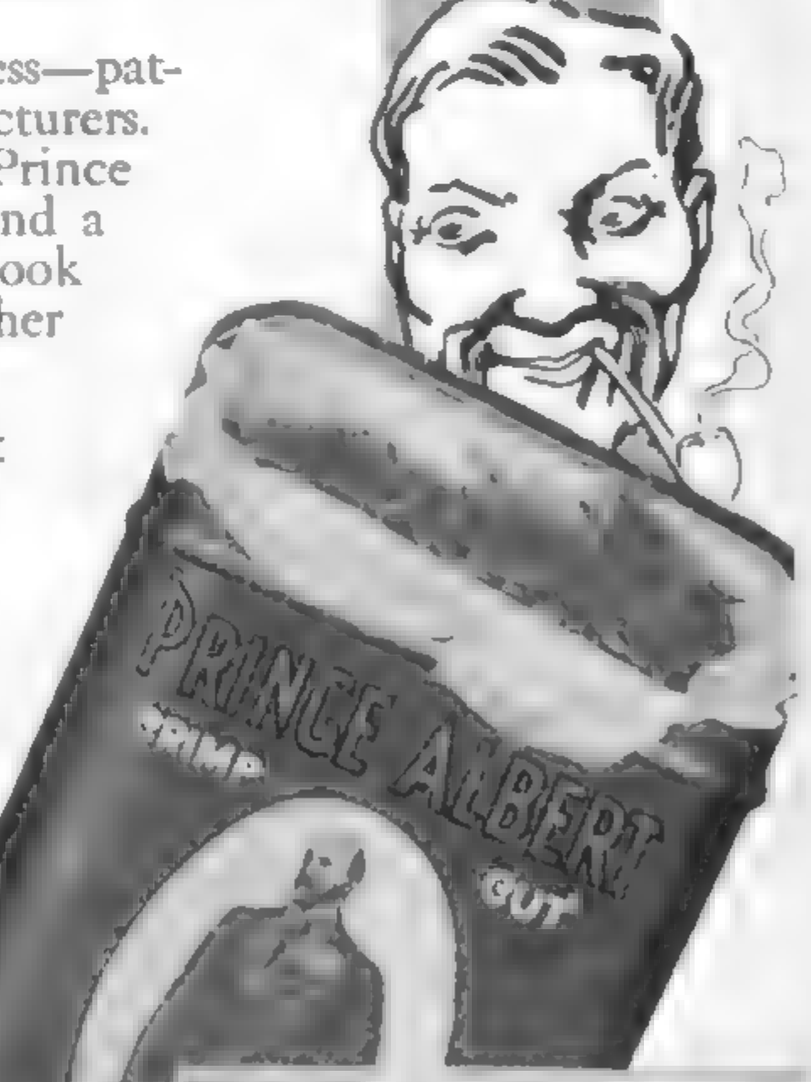
Take our word for it, you'll swear by Prince Albert if you give it a chance to prove its quality. If you haven't smoked a pipe for years, you'll smoke one now with utmost delight.

Prince Albert is made by a special process—patented and controlled exclusively by its manufacturers. No other tobacco in the world is made like Prince Albert, or can be. We had the nerve to spend a fortune to perfect Prince Albert tobacco. It took three years' hard work. We are spending another fortune to tell you about it.

Have *you* the nerve to go into the first tobacco store you reach and invest ten cents in a liberal tin?

Send eight cents for our special introductory tin if your favorite tobacconist does not have Prince Albert. Send his name, too, and we'll see he is supplied, so that hereafter you can buy from him direct. This offer applies only in the United States and is just to get Prince Albert into your hands quickly. Send 8 cents to-day!

R. J. Reynolds Tobacco Co.
Winston-Salem,
N. C.



Fill Out and Mail This Coupon NOW

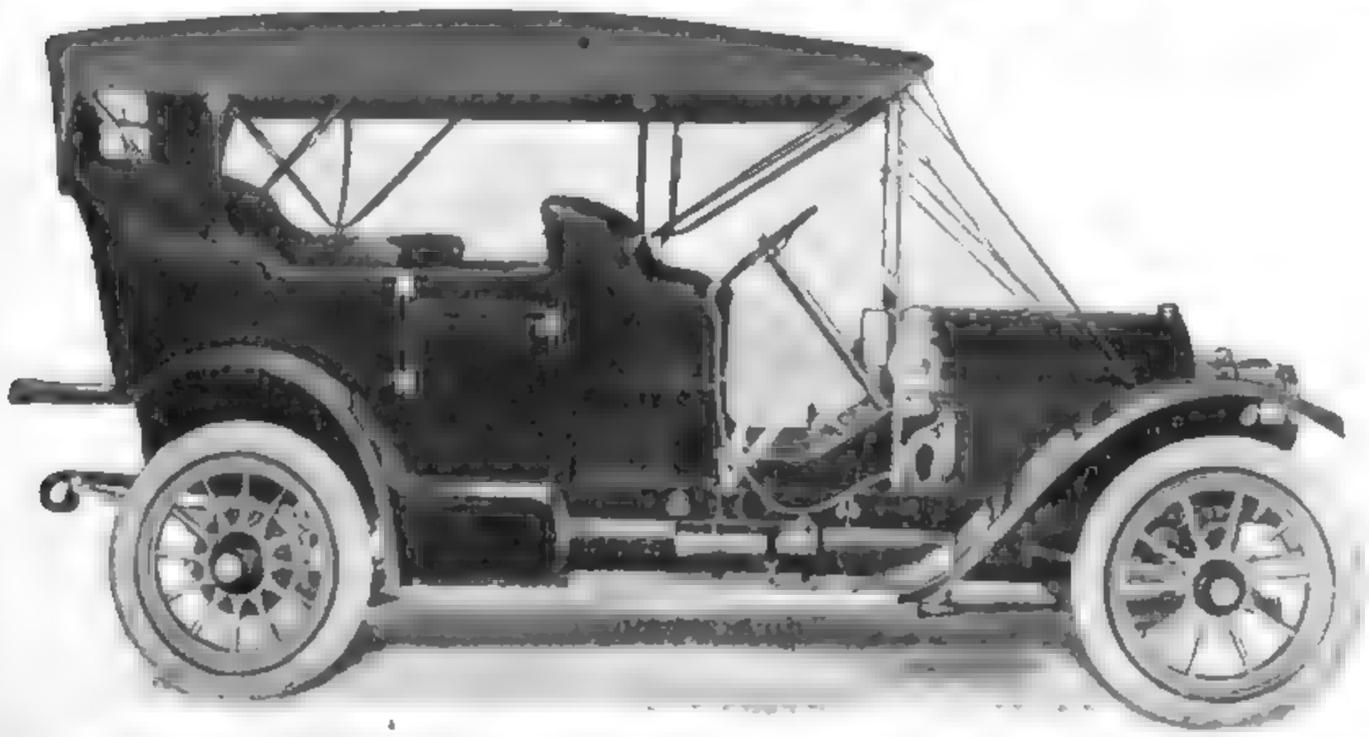
R. J. Reynolds Tobacco Co.
Winston-Salem, N. C.

Enclosed find 8c for which kindly send me your introductory tin of "Prince Albert" Tobacco.

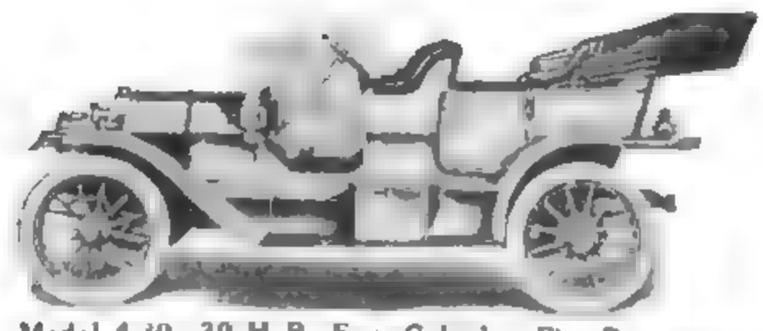
Name

Address

THE FAMOUS Apperson Cars

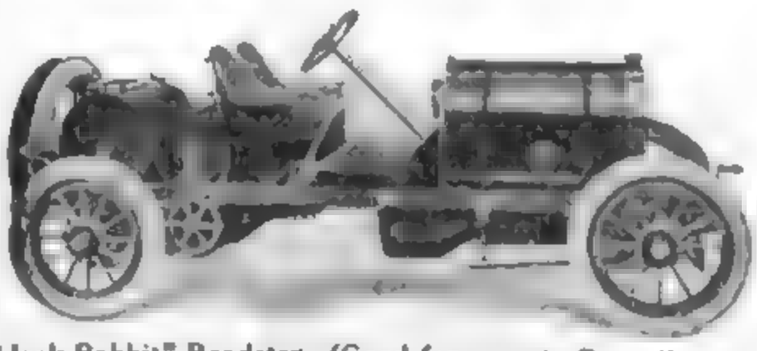


Model 4-50—50 H. P., Four-Cylinder, Seven-Passenger Touring Car—$4,200 (F. O. B. Kokomo, Ind.)



Model 4-30—30 H. P., Four-Cylinder, Five-Passenger Touring Car—$2,000 (F. O. B. Kokomo, Ind.)

Model 4-40—40 H. P., Four-Cylinder, Seven-Passenger Touring Car—$3,000 (F. O. B. Kokomo, Ind.)



"Jack Rabbit" Roadster—(Good for seventy-five miles an hour)—Four-Cylinder—$4,250 (F. O. B. Kokomo, Ind.)

The First Car Built in America is Still America's First Car

Every man who buys an Apperson knows that he is dealing with something more than a factory-full of machinery.

He feels absolutely safe in his purchase, because he sees in the background the two men who built the first American automobile, guaranteeing the integrity of his car.

He knows that for seventeen years the Apperson Bros. Company has not deviated a hair's breadth from the high ideal that built the first car and competed in the first speed contest ever held in this country.

He knows that each and every one of the fifty Apperson models produced in that period has steadily improved upon its predecessor.

He knows that in spite of the enormous extent of the Apperson business—a six-fold growth in the past three years—every Apperson car still engages the expert skill and experience of the Apperson Brothers.

He recognizes in them authority of the first calibre in automobile construction; men who have never stooped to inferior practice in motor car manufacture; men whose word and whose product have always been good.

He knows that when they say that the Apperson car of lowest price is precisely as good as the Apperson car of highest price—save for the difference in horse-power, carrying capacity and size—that he can depend implicitly upon the truth of that statement.

He knows that when they tell him that the Apperson Jack Rabbit is good for 75 miles an hour that it will produce 75 miles an hour—and that it is exactly what they say it is—the fastest stock car of its rating in America.

Moreover he can learn, if he will, that the record of 17 years proves conclusively that the Apperson will travel further and longer and harder without general overhauling than any other car in the country—that many an Apperson shows a proud record of 80,000 to 100,000 miles and still maintains perfect condition.

Experts in steel selection and steel treatment; pioneers in the best structural practice; originators of a number of features vital to comfort, such as the Apperson patented double system of ignition; Apperson Brothers manufacture the Apperson cars in a sense that entitles them to be called a hand-made product.

Ask yourself these questions:

"Where will I find a car at $2,000 which will compare with the Apperson Model 4-30? (112 in. wheel base; 5 passenger; double ignition; 3 speeds ahead and reverse; 34x4 in. tires.)"

"Where will I find a car at $3,000 that will compare with the Apperson four-forty? (40 h. p., 4¼ in. bore, 5 in. stroke; 3 speeds forward and reverse; 122 in. wheel base; double ignition; 7 passenger.)"

"Where will I find a car at $4,200 that will compare with the Apperson four-fifty? (Exquisitely finished, 50 h. p. motor; 5½ in. bore, 5 in. stroke; 128 in. wheel base; 36x4½ and 36x4 in. wheels; 7 passenger.)"

Nine models in the 1910 Famous Apperson Family—every model scrupulously conscientious in construction and extraordinary in value.

Write today for free book minutely describing Apperson car, construction and achievements

APPERSON BROTHERS AUTOMOBILE CO., Kokomo, Indiana

LICENSED UNDER SELDEN PATENT

The Kick in Kansas and Nebraska

(Concluded from Page 9)

with considerable certainty that it will give Taft some sort of a perfunctory indorsement and condemn Aldrichism and Cannonism to the limit, or to as much of the limit as can be put through against the protests of the standpat leaders, who, by the same token, will not protest overly much, except, probably, in the way of softening language.

There will be Republican candidates for Congress in all six districts, of course. It is not yet certain whether Representative Hinshaw, of the Fourth District, will run again, but Norris, of the Fifth, and Kinkaid, of the Sixth, will run. Norris is one of the insurgent leaders in the House, although he voted for the tariff bill and for Cannon as Speaker this last time. The most interesting fight will be in the First District, now represented by a Democrat, but normally Republican. One of the candidates here is William Hayward, of Nebraska City, who is Secretary of the Republican National Committee, and thus may be supposed to be of the regular organization. However, Hayward has announced himself as a candidate and has pledged himself, if elected, to vote against Cannon and what Cannon represents. This is bringing the revolt pretty close home. Hayward is a clean-cut, able young fellow, the son of General Hayward, who was one of the strongest Republicans in Nebraska. Young Hayward has been in politics since he was a boy, has been chairman of the State Committee, is a good speaker and a brilliant lawyer. He is a very efficient secretary of the national organization.

Senator Burkett will be a candidate for reëlection. He will have opposition. The insurgent leaders of the state have decided to run Judge Charles Wheedon, of Lincoln, against him, and the canvass has begun. Burkett will be forced to make his protest against Cannonism and Aldrichism, like all the rest of them, and it is likely he will have no hesitancy in making it, knowing the temper of his state.

Bryan carried Nebraska in 1908 by a little more than four thousand plurality, and the Republicans lost three members of the House. It is thought that Representative Hitchcock, of Omaha, and Richard L. Metcalfe, of Lincoln, who is an associate editor of Mr. Bryan's Commoner, will be candidates for the Democratic indorsement for Senator in the primaries. There may be others. Mr. Hitchcock is editor of The World-Herald, the big Democratic newspaper of the state. At present there is in the legislature a Democratic majority, on joint ballot, of forty-five.

What Will Bryan Do?

As always, the important question is: What will Mr. Bryan do? Those who know Bryan best are in little doubt as to his course. They say he will return and precipitate a fight on the liquor question. That is probable, for Mr. Bryan has already stated his position. Unless Mr. Bryan decides to run for the United States Senate himself, the fight in Nebraska next fall will be over the governorship and the platform—all other issues will be dwarfed by the liquor question.

There are two Democratic candidates for Governor already announced. One is the present Governor, A. C. Shallenberger, and the other is James C. Dahlman, the Democratic Mayor of Omaha. Dahlman, who is very strong throughout the state, has announced his platform. He is in favor of the present system of local option and the present liquor law, which is very drastic, closing the saloons at eight o'clock at night, for example. Dahlman does not believe in county option, which differs from local option in that the vote for license or no license shall be taken by counties instead of by units or localities. Shallenberger is supposed to be for county option. He ran once for Governor on two platforms, one of which was Populist and which indorsed county option.

The two great parties have fought shy of bringing the liquor question into state politics. They have sidestepped it. However, they will have no opportunity for sidestepping further, for when Mr. Bryan left for his South American trip he left written and in cold storage an editorial strongly indorsing county option. He gave this editorial into the keeping of his brother, who is business manager of his paper, The Commoner, and sailed for the sunny south. About the middle of February the brother, either getting his instructions from Bryan or thinking the time was ripe, printed the editorial in The Commoner. That put Bryan squarely into the fight.

The supposition is that Bryan will return to Nebraska in time for the state platform convention that will be held before the primaries, and make a fight for a county-option plank in the Democratic platform. He is very strong in Nebraska and may win, although Dahlman and his friends will endeavor to defeat his plan. This position of Bryan has brought about a split between himself and Dahlman, who has been one of Bryan's closest friends and advisers for seventeen years. Dahlman will not stand for Bryan's county-option ideas, and they have parted, Dahlman to run for Governor on the present law, which provides for local option, and Bryan to make a fight for county option. If Bryan does get his county-option plank into the platform it is likely Shallenberger will embrace it. The Republicans are face to face with the problem. If they could have their way they would ignore the liquor question, as they always have, but it is likely Bryan will force them into the open.

Bottled for Seventeen Years

Mr. Bryan's plan is reasonably apparent. County option, and, indeed, prohibition, are his personal convictions, for he is a teetotaler. In the past he has not forced these personal convictions to the front. Indeed, he has advocated the present local-option system. But he needs an issue to keep him before the people. He is a young man yet and still has hopes of being President. He failed with free silver and failed again with imperialism as his paramount issues. He failed the third time on every other issue he could think of. Thus, if he wins at the platform convention and gets his county-option plank into the platform he will be in shape to go ahead and try to make a national issue of it. So will he be if he loses, for that matter. Bryan is a far-seeing person. He looks a long way ahead. Whether he wins or loses in his fight in Nebraska this summer, it is pennies to double-eagles that he will go to the next Democratic National Convention and make a fight for a prohibition plank in the Democratic national platform. He is convinced that the present prohibition sentiment is genuine and lasting, and he intends to take advantage of it. He has no hope of being nominated by the next Democratic National Convention, but if he can get in the position of fostering and advocating a great moral issue he figures that he will have a chance at the convention in 1916, for he can be depended on to keep that issue foremost. He has been bottled up on this question for seventeen years.

Perhaps Bryan may decide to run for Senator if the prospects look good. If he does he will have no difficulty in getting the Democratic indorsement at the primaries. Certainly, Metcalfe would not oppose him and it is likely Hitchcock would not. Then, with six years in the Senate, culminating about the time of the Democratic National Convention in 1916, he would be constantly in the limelight and ready to take another nomination, or to get it, rather. Those persons who think Mr. Bryan does not play politics with ultimate results in view do not know the man. Also, being a shrewd business man, he has an adequate conception of the value of advertising.

If Bryan wins and Dahlman loses in the platform fight Dahlman will go before the people on his local-option platform, or, broadly speaking, a platform of personal liberty. The Republican candidate may be former Governor Sheldon. Before the campaign is over the liquor question will have absorbed the greater part of the attention of the people—provided Bryan comes back and makes the fight he outlined in his editorial in The Commoner. This situation, combined with the aversion to Cannonism and Aldrichism, unless the Republicans make some sort of a straight-out declaration on the liquor question, gives the Democrats the advantage. Whatever happens, the Republican regulars can put it down now that they will not get much comfort in Nebraska on next election day.

The Cecilian Piano
That Anyone Can Play

Won't you allow us to demonstrate to you the exclusive and superior merits of the "Cecilian"

Send for free illustrated descriptive book

The Farrand Company
DEPARTMENT D
DETROIT, MICH.

The More Business You Do by *Letter*—

The more you *need* to weigh quality and price when ordering stationery.

You'll be sure of *high quality* if you specify Construction Bond; its unusual strength, bone and crackle satisfy the most exacting. And its *cost* is kept *down* by a modern, *economical* method of distribution that assures even the *largest* firms

Impressive Stationery at a *Usable* Price

Here's the idea: Construction Bond is distributed and sold *direct to responsible* printers and lithographers (instead of thru jobbers) and *only* in quantities of 500 lbs. or more at a time (instead of in ream lots). You see the economy. Profit by it.

Your printer or lithographer *can* supply Construction Bond if he is big enough to buy in 500 lb. lots and *wants* to give you the *utmost value* in fine business stationery. If he refuses, write us for specimens of "Impressive Stationery at a Usable Price" and the names of firms in your vicinity who are *ready* to supply it on Construction Bond,—sent *free* if you write on your *business* letterhead.

W. E. Wroe & Co. 316 Michigan Boulevard Chicago

This is the Watermark
Get Envelopes to Match
CONSTRUCTION
Best at *the Price*
BOND

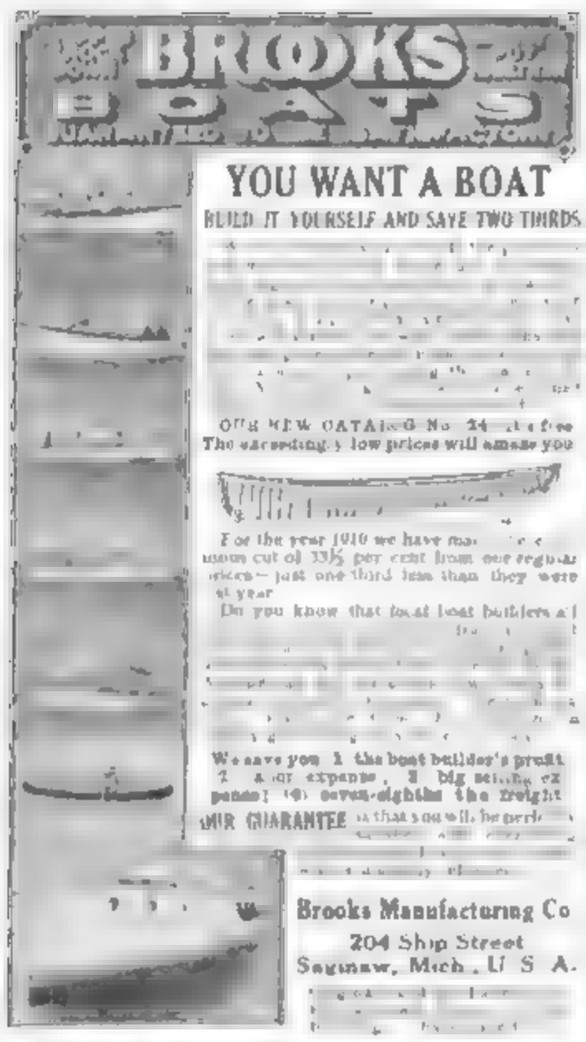
NOT in any MILK TRUST
HORLICK'S
Rich milk and malted grain extract in powder
A quick lunch

Original and Genuine
MALTED MILK
The Food Drink for all ages.
Better than Tea or Coffee.
Keep it on your sideboard at home.

Others are Imitations—Ask for Horlick's—Everywhere

PATENTS That Protect and Pay
Advice and Books Free.
Rates Reasonable. Highest References. Best Services.
WATSON E. COLEMAN, Patent Lawyer, WASHINGTON, D. C.

3000 GUMMED LABELS, Size, 1x2 [illegible] postpaid $1.00
Fenton Label Co., Philadelphia, Pa.


BROOKS BOATS
YOU WANT A BOAT
BUILD IT YOURSELF AND SAVE TWO THIRDS
Brooks Manufacturing Co
204 Ship Street
Saginaw, Mich., U. S. A.

RIP! Goes That Collar Or Tie

BUT WITH A

"LA CROSSE" Tie Slide

OH! HOW EASY

The remarkable ease with which your tie will slide in collar, WILL AMAZE YOU No yanking or unnecessary pulling. No more ... pulled apart or frayed ties. ... attached. It's a wonder, one ... Ask your dealer or send 25c for 3 sample slides. Agents wanted everywhere, sells at sight ... inducements offered. Write today.

LA CROSSE TIE SLIDE CO. LA CROSSE, WIS.

BE YOUR OWN BOSS

Make Money Easy

AGENTS ... Golden Rule Knives ... Home agents

WE TEACH YOU HOW

... terms and become one of our successful salesmen

Golden Rule Cutlery Co., 362 Wendell St., Dept. 62, Chicago.

SHOEMAKER'S BOOK on **POULTRY**

... Almanac for 1910 has 224 pages ... Incubators ... Only 15c

C. C. SHOEMAKER, Box 813, Freeport, Ill.

AGENTS Are Coining MONEY ...

WASHINGTON HATCHET

Every house needs one. Forged steel. Guaranteed. Durable. Low priced. Big profits to agents. Sample Free. Write us.

THOMAS MFG CO., 2168 Wayne St., Dayton, Ohio

DOLLY'S COLLEGE EXPERIENCES ... By Mabel ...

Just out. Wholesome; intensely interesting ... and old. Regular price $1.50. Our price, $1 ... Address immediately, The Franklin, Superior St. Toledo, O.

I TEACH BY MAIL

WRITE FOR MY FREE BOOK "How to Become a Good Penman" and beautiful specimens. Your name elegantly written ... if you enclose stamp. Write today. Address

P. W. TAMBLYN, 417 Mayer Bldg., Kansas City, Mo.

Stamps: A ... 100 ... Japan ... 10c ... Big list coupons, etc., Free! We Buy Stamps. HUSSMAN STAMP CO. St. Louis, Mo.

THE FARMER AND HIS BANK

(Concluded from Page 25)

redeposited the money in the bank. So the banker had saved his deposit and had done the customer a good turn.

With the multiplicity of banks the managers of the small institutions are compelled to strive keenly to retain the total of their deposits. Every land change brings a new customer into the community, and he must be met, if possible, and his account secured. On the first of March in each year, when the farms change hands—as apartments in cities do on the first of May—the banks are at the high tide of deposits. Into them pour the purchase money of the newcomers, and this money then is checked out to the sellers of land who are moving to more attractive fields.

The bank that can retain the old customers and gain a large portion of the new is fortunate and here is where the farmer shareholder gives assistance. He it is who gets close to the new farmer and who introduces the new depositor to the bank. He serves the institution more loyally and with greater activity than the city director or shareholder, and is a valued asset.

The multiplicity of farmers' banks presents a new problem to the reserve centers of the East. When the Western deposits were gathered in a few large institutions managed mostly by trained bankers the relations were simple. With farmers influential in the management of thousands of small banks that have absorbed a great portion of the savings accounts coming out of the prosperity of the past decade, a more complex situation has been brought about. The newer banks might decide that their surplus should be deposited only in the West, or they might suddenly withdraw their funds from the reserve center, giving no warning. To be sure, one bank's action would have little effect, but if out of a political or financial eruption it became general it might mean trouble—as it did in the autumn of 1907.

Keeping Money Moving

The tide of currency needed to move the crops must be scattered through these many channels, and friendly relations must be maintained. So the city banks send their solicitors to the country, and from the metropolis go dapper young men to visit the little hamlet where the bank may occupy only the front room of a frame structure, the rear being the dwelling of the cashier. Amid such surroundings may be made transactions that are based on more real production than are those made over many a marble counter.

To secure the business of these banks means not alone to secure from the producing section large deposits—it means also to perfect the currency movement when the crop season is at its height. In addition, the influence of the farmer constituency is helping to bring about better understanding between the leaders in finance and the interior, toward which end the great banks of the country are striving.

The farmer looks upon his bank, whether he be shareholder or depositor, as he does upon his farm, his coöperative grain elevator, his mutual insurance company, his farmers' telephone line. He has yet to master some of the intricacies of finance. He does not yet comprehend all the methods by which the trained banker keeps his surplus working every day in the year. He has yet some hesitancy in investing in the securities that have for their backing the industrial enterprises of the nation, and is, perhaps, too apt to confine his operations to things close at home. As his education develops he will be in a position to influence more largely than now the currents of business, and will have larger part in the control of the finances of the interior.

What he has done in the Middle West is being repeated in the Southwest, the newer states of the mountain region and out on the high plains. The savings from the high prices of grain and the increased values of land are going into many channels; on the way they pass through the farmer's bank. The farmer has indicated his intention to take an active part in finance, as well as in production and in industrial affairs, and his attitude toward the business operations of the country must be taken into account.

If You Need Money

Hundreds of young people will earn handsome salaries this month and the next, and the next, by introducing THE SATURDAY EVENING POST and THE LADIES' HOME JOURNAL to their friends and neighbors, and by looking after the subscription renewals of these magazines. If you have need for some extra money you can do the same thing.

One young man has earned nearly three thousand dollars in less than four months; a bright Western girl earned over seven hundred dollars last month, and all who have tried the experiment, if for but a few hours, have made something.

If you want to try the plan we will appoint you our local subscription representative and for your work will pay you a definite weekly salary in addition to a liberal commission on each new order and renewal sent. It doesn't involve one cent of expense to you, and it is not necessary that you should have had any previous business experience. Our instructions cover every possible need.

Just send a line of inquiry and everything necessary will be sent to you.

Circulation Bureau

The Curtis Publishing Company, Philadelphia

NEW MODEL **IVER JOHNSON**

SAFETY AUTOMATIC REVOLVER

Sharp, smooth action, safety and accuracy are combined as never before in a small arm—in the New Iver Johnson Revolver.

Spiral Springs of Tempered Steel

Every spring of the old style flat type has been replaced by the most durable types of spring made—spiral and round wire springs of drawn tempered steel. The U. S. Government army rifle, which is the best in the world, has spiral springs throughout wherever they can be used. The reason is obvious. The Iver Johnson is the *only revolver* so equipped. Hence it is the one you can trust absolutely to ... surely and positively at all times. And the famous safety lever, simple but sure, makes ...

"Hammer the Hammer"

Iver Johnson Safety Hammer Revolver ... finish barrel, nickel plated finish, 22 rimfire cartridge 32 or 38 centerfire cartridge **$6.00**

Iver Johnson Safety Hammerless Revolver ... **$7.00**

Nearly all firearms dealers carry Iver Johnson revolvers. Where unobtainable locally, we ship direct on receipt ... The owl's head on the grip and our name on the barrel mark the *genuine*.

... *catalogue, illustrated, which tells all about the New Model* ...

IVER JOHNSON'S ARMS & CYCLE WORKS, 147 River St., Fitchburg, Mass.

HAMMER, GERMANY—Pickhuben 4 ... LONDON, ... E.

Get this catalog and save 25%—40%

... of buying a buggy until you see the big 1910 MURRAY Style Book ... trations, including the new

Highest Award Auto-Buggy

In this buggy you get 7 valuable features not contained in the average buggy. *Guaranteed 2 years.*

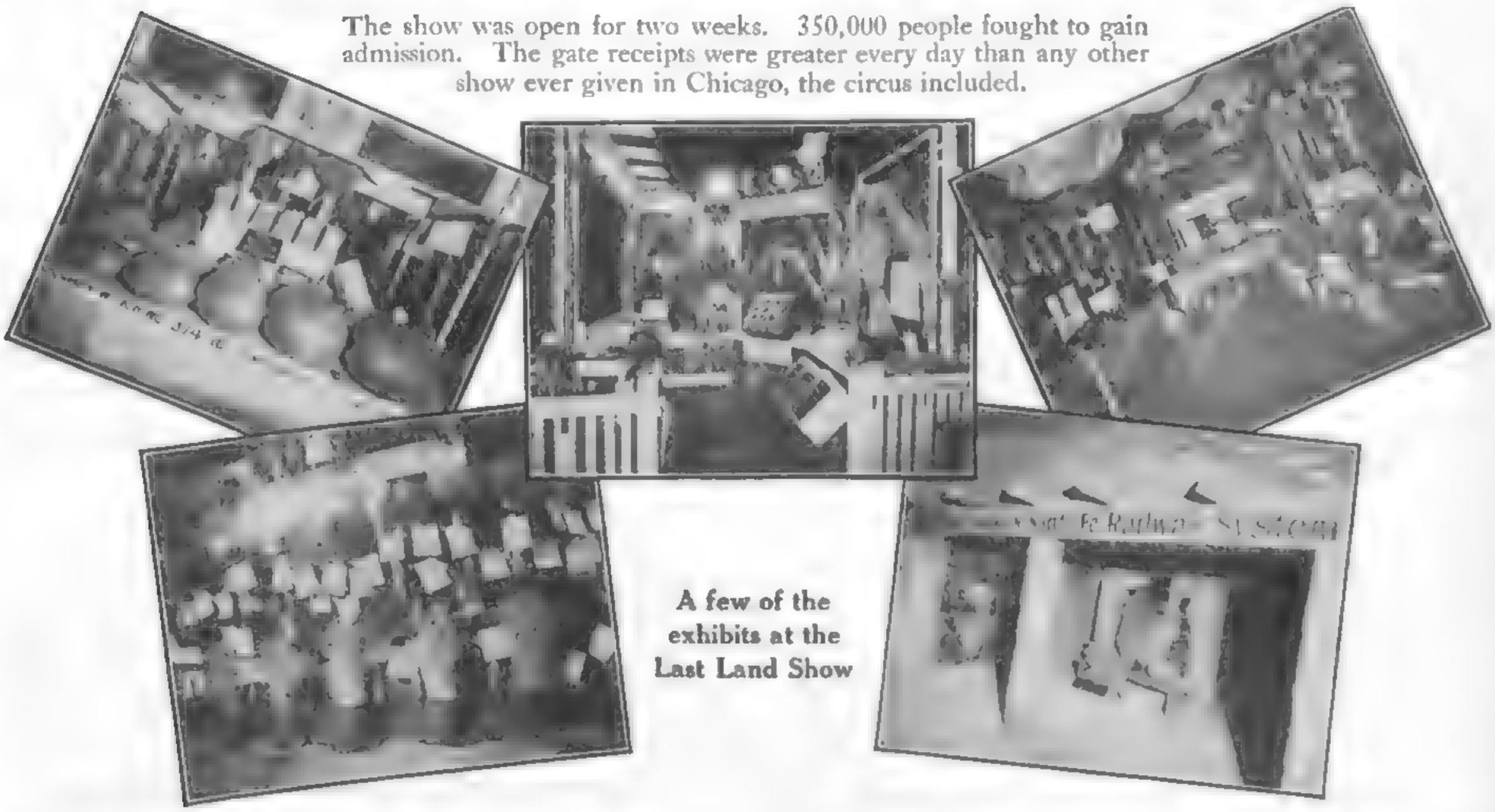
Sold on trial. Safe delivery insured. Get catalog for details—It is Free.

THE WILBER H. MURRAY MFG. CO., 362-368 E. 5th St., Cincinnati, O.

Save dealer's profit

The Big Land Show at Chicago

The show was open for two weeks. 350,000 people fought to gain admission. The gate receipts were greater every day than any other show ever given in Chicago, the circus included.



A few of the exhibits at the Last Land Show

Land-Hungry People

The people are land hungry. The intense public interest in the land show at Chicago last year proved this

Only people interested in owning land, and seeing what land produces, attended this show

When the doors were opened, thousands fought their way in. The great Chicago Coliseum was packed to its capacity every afternoon and evening during the show. Yet, all the people of Chicago and the Middle West interested in land did not see it

There never was such a crowd, bent on seeing what the land produces, intent on getting for themselves a bit of the unoccupied land

The Big Newspaper Back of the Land Show

The Chicago Tribune, as the guarantor of the land show reserved the right to pass on every exhibit. Land fakers and irresponsible land companies were excluded. Foreign countries seeking American emigrants were not allowed to participate

Not one land company, not one railroad, not one agricultural section was allowed to predominate. All exhibits were placed on the same basis. There were no favorites

Not a dollar of profit was taken from this enterprise by anybody. The Chicago Tribune guaranteed any deficit. But all receipts over the actual expenses of decorating the Coliseum, of installing the exhibits, advertising and maintenance are held to produce the next show. The Chicago Tribune is again back of the big land show for 1910. The same discrimination against undesirable exhibitors will be maintained

Railroads at the Show

Nine railroads maintained exhibits at the last show. The Atchison, Topeka & Santa Fe, Southern Pacific, Union Pacific, Oregon Short Line, Rock Island, Cotton Belt, Frisco, Enid-Ochiltra & Western and Pere Marquette Railroads demonstrated what could be produced on the land along their lines. Their representatives attended every session of the show, extending invitations to the thousands of visitors to buy and to settle in their territories

The Santa Fe reproduced an Indian Village for the delight of the visitors. The ostriches raised in Arizona interested thousands of Chicago children, and called attention to the possibilities of this industry in that state

U. S. Government an Exhibitor

The show was opened by the governors of the various western and southern states. U. S. Senators, members of the Waterways Committee of the U. S. Senate, attended on the second day

The U. S. Government occupied 16,000 square feet, 8,000 for the Department of the Interior, 8,000 for the Department of Agriculture

One of the men connected with this exhibit went on record as saying that the government got in touch with more settlers during the two weeks of the Chicago land show than it did during the entire time of the World's Fair at St. Louis, or the exposition at Seattle.

The western and southern railroads leaving Chicago now have trainloads of home seekers as the result of the interest created in the middle west by the land show held at Chicago last year

State Exhibits

Thirty-one states had exhibits at the last land show. The state of Utah was not authorized by law to spend money for exhibition space. Yet the Governor of that state and three of its prominent citizens advanced the money necessary out of their own pockets. Governor Spry wanted Utah and the products of her soil displayed at the big Chicago land show side by side with those of Michigan, Idaho, New Mexico, California, Montana, Minnesota, Washington, Wyoming, Arizona, and the other states

He succeeded. Utah had one of the most attractive exhibits. "We will have another and a grander exhibit in the next big land show," says Governor Spry. The whole state of Utah is now backing its enterprising Governor. Utah wants more people to cultivate her unoccupied lands—to add further riches to that glorious western empire.

Results to Exhibitors

One land company, which had an exhibit at the show, secured enough names of prospective land buyers to keep its agents busy during the year. One Chicago woman, after visiting the land show, sent her agents to invest a million dollars in the Everglades of Florida

The commercial associations which had exhibits secured enough prospective settlers for their districts to convince their members that the money spent to bring their exhibits to the Chicago Land Show was the most productive ever expended

The progressive and enterprising city of Little Rock, Ark., had 150 square feet in the last land show. Little Rock has requested 450 square feet for the next land show. The business men of Little Rock propose to get people to occupy the unoccupied lands in her territory.

Another Land Show—Bigger and Better This Year

There is a popular demand for a yearly land show. Men looking for farm lands do not want to travel all over the United States. They want to go to some central place at a fixed time every year, where samples of the soils of the various agricultural sections may be seen, where the products of the soil of the different parts of the United States may be examined.

Chicago is the land market of the United States. It attracts land buyers from every state. Men of every trade and profession, skilled and unskilled labor of all kinds and classes, are in Chicago awaiting an opportunity to call them into a new country, or a new town

There are enough people interested in owning land living in Chicago and within 200 miles of that city to occupy most of the land of the United States now ready for cultivation

The Chicago Tribune spent $125,000 to produce the last Land show. D. H. Burnham has been engaged to make the plans for the next land show. More space has been engaged. The next land show will be bigger and better and more interesting from every standpoint

November Is the Time for the Next Land Show

If you are a member of a commercial association or a board of trade desirous of building up a community; if you have land to sell, you will want to be represented

For more information write to Robert P. Cross, Secretary, The United States Land and Irrigation Exposition, 407 Commercial National Bank Building, Chicago

WAR FOR PROXIES

In Which is Revealed the Tremendous Will-Power of a Railroad King

By "CAL" RICHARDS

THIS is a piece of fiction, but it gives a true picture of the sort of thing that develops when conditions of a certain kind arise.

In some civilizations of the past the greatest minds and wills have wrestled with wars for conquest of territory; others have worked passionately over poems, paintings, architecture, education, government and other interests. In our country today, certainly, the moving spirit is business. That is the field in which one finds, more than in any other, a multitude of illustrations of the sort of determination that is presented in this story. It is a determination that amounts to the passionate eagerness of genius. But—to the story.

Stripped of all tiresome details, the situation is this: Two great business men are fighting for the control of a hundred-million-dollar railroad corporation. There are a million shares of stock in the corporation, held, let us say, by five thousand people who are scattered all over the world. When the annual meeting of the railroad is held each of those five thousand people has a right—and is theoretically supposed—to appear in person and cast his votes—one for each share of stock that he holds. Of course this is impracticable. So a plan has been devised by which a stockholder assigns his vote to a proxy. The proxy is simply a man who votes for the absent stockholder—at the stockholder's written request.

Now, to come back to the story that follows this introductory statement:

For months and months the two great generals in the war for proxies had bombarded every stockholder, little and big, with letters and literature of every variety. Each had acquired a great number—but not enough to be sure of victory against the great day when the annual meeting was to be held. And each was pestering those already in the enemy's fold, trying desperately to win them away. At last came the time when both generals gave up trying to win any more "little fellows"—those with a few shares—and concentrated in a primeval fight on the "big fellows" who were still outside the fold—or, at least, in the other general's fold!

Now let one of the lieutenants in the army of one of the great generals—General Powerman—go on with his story:

Finally Mr. Patterson, who acted for the law firm of Ogilby & Jones, of New York, as Mr. Powerman's lieutenant in this matter, selected a great number of men and, giving to each a list of stockholders whose proxies he desired, he sent them out to interview the stockholders personally. Just what the directions were he gave to the other proxy searchers I don't know, but these were his words to me:

"Young man, here is a list of stockholders and the number of shares each one holds. After each is a note stating whether or not the proxy has been given. If it has been given, notice, please, that we have stated for whom. You are to go after these proxies under my direction. Expense is no object. You are to get the proxies."

Fixing Mrs. Kettleback

Thereafter I was caught in a tornado of activity that swept me from Canada to New Orleans and back again without cessation, for months.

Only one who has worked for Powerman when the big giant was bringing about one of his tremendous coups can appreciate with any sort of adequacy the tremendous pressure under which we, from the highest to the lowest, were kept. I hounded the ill-fortuned stockholders apportioned to me from fourteen to eighteen hours a day. So long as they kept awake I was with them, unless I was forcibly ejected from house or office.

I had to dash madly, under orders from Mr. Patterson, from New York to New Orleans, spend from ten to twelve hours with a stockholder, then receive a telegram to report immediately at Boston. "Immediately" meant no stop either for change of linen or for food or rest. What I could not get en route I could dispense with. Arriving in Boston spent and hungry the first word that greeted me at the hotel was in the shape of a telegram:

Never mind Boston. Look up Mrs. Eliza Kettleback, in Bangor, Maine, immediately.

Forthwith to Bangor, Maine, I reported, to struggle for hours with an old lady who used an ear-trumpet. She was very much interested, apparently, in the information I roared at her through the ear-trumpet. But her replies were irrelevant.

"Yes, yes, Bangor is a nice town. Winston Churchill is a nice boy. I hope he will be Governor."

At the end of three hours, after my voice had left me, I found that the old lady had sold her stock three years before, the sale never having been recorded.

My task required the utmost finesse. The stockholders had been pestered by mail and by the personal agents of both sides until the mere mention of the word proxy was a red rag to them. Yet my orders were succinct: "Get the proxies." And get them I did, in the proportion of eight out of ten assigned to me. It never occurred to any one working for Powerman to commit suicide by failing to perform the task set.

The Case of O'Brien

But my failures were not without humor. I remember being admitted to the library of a wealthy Irishman in Cleveland. I found Mr. O'Brien, a wiry little fellow, pacing the floor, while his wife sat combing the hair of a fat poodle. Mrs. O'Brien was so fat that she held the poodle on her lap with difficulty. The poodle had one sore, inflamed eye which he kept on me throughout the interview and afterward. I approached the irritated little Hibernian carefully, explained to him the obvious superiority of a Powerman régime over a Morgan, and respectfully asked him for his proxies.

He heard me through, though his face was growing redder all the time and he seemed to my anxious eye to be swelling visibly. The instant that I ceased to speak he let out a tremendous roar.

"Ye blankety blank! Do ye think I'd do anything fer Powerman? God loves the Irish, but down wid the A. P. A.! And Powerman is an A. P. A. An A. P. A., do ye hear? And ye ask me to vote for him! Git out o' here, ye blond-headed mutt!"

"But, Mr. O'Brien——" I said as gently as I could.

Mr. O'Brien reached for a chair. "An A. P. A.!" he screamed, raising the chair and coming at me with a rush. "Git out o' here before I brain ye!"

I got. The door was open and I made for it. So did the sore-eyed poodle. He aimed high, but caught only the skirt of my overcoat and together we skidded down the hall, out into the garden, where the poodle let go his hold. I did not get Mr O'Brien's proxies.

Quite a contrast to this interview, but equally fruitless, was one I had with the Reverend Mr Cuttlebone, who was a millionaire cousin of Cuttlebone, the banker. The Reverend Mr. Cuttlebone lived in Providence, Rhode Island. Though he was not a heavy stockholder, he was an influential one, and we wanted his proxies badly. I reached his beautiful country home just before the dinner hour. The Reverend Mr. Cuttlebone received me in his living-room, which was bright with an open fire and soft-colored reading lamps. He listened to my plea most courteously, then replied blandly:

"I am sorry, young man, but no amount of persuasion could induce me to cast my votes with Mr. Powerman."

With equal courtesy I laid before him the blind and narrow policy of the Morgan contingent, the clear and philanthropic

The Fruit and the Flavor

Preserved at the Orchard

Our canning establishments are located in the midst of the most wonderful orchards in all California. The fruits of these orchards, famous for fine flavored, extra sized products, are picked ripe and canned while fresh in

Hunt's Quality Fruits

THE KIND THAT IS NOT LYE-PEELED

¶ We use only exactingly selected fruit, prepare it with the care and cleanliness that conform with the highest pure food ideals. ¶ Peaches and similar fruits we peel by knife entirely; we do not use the lye-peeling process. ¶ We add only pure cane sugar syrup to the fruit and sterilize every can by heat alone. ¶ *Hunt's Quality Fruits*, preserved at the orchard, have all the deliciousness of fruit picked fully ripe from the tree, for *"We can the flavor as well as the fruit"*

¶ To make sure of getting this highest grade of canned fruit, always ask for *Hunt's Quality Fruits*

HUNT BROS. CO. SAN FRANCISCO.

CANNERIES
Hayward, Alameda Co., Cal., and Los Gatos, Santa Clara Co., Cal.

See that this signature is on every can

MEMBER OF THE AMERICAN ASSOCIATION FOR THE PROMOTION AND PURITY IN FOOD PRODUCTS.

We will mail a prettily illustrated booklet "HUNT'S CALIFORNIA CANNED FRUITS," postpaid if you will send us the name of your grocer

For 20 trade marks from soup cans, we will mail three beautiful calendar tablets FREE

Largest Canners of Highest Grade California Fruits

A Permanent Closed Front Effect

is impossible in ordinary collars with ordinary buttonholes. They may set properly when new, but after a few launderings the buttonholes stretch and tear, destroying the set of the collar.

Linocord Endless Eyelet Buttonholes

retain the original style, set and size of the collar and prevent unsightly gaping.

These buttonholes are easy-to-button and unbutton and *they don't tear out.* They are only in

Silver BRAND

"The Style can be copied—but not the Buttonholes."

Collars

2 for 25c. ¼ Sizes.

Send for "WHAT'S WHAT"

The latest word in Men's Fashions. It embodies the dicta of the foremost fashion authorities with reference to every item of men's apparel. It not only tells what to wear but also what not to wear. Fully illustrated. Invaluable for reference. Yours for the asking.

This is the Hallex

GEO. P. IDE & CO., 496 River St., Troy, N. Y.

Two Heights

A GREAT deal depends on whether or not a man is up-to-date: some go to the bother of carrying around three or four different size screw-drivers; others save money, time and the bother by using this four-blade

YANKEE No. 65
MAGAZINE
Ratchet Screw-Driver

See the grooved end of shank with ... of metal giving it stre... Blades are securely held by a Y... ...pped in and ... The blade ... handle

Right- and left-hand Ratchet; and rigid.

Two lengths of shank 1 inch and 6-inch. The 1-inch gives a tor... ...n hex long and is mighty handy for ...

No. 65, with 1-inch shank, 95c
No. 65, with 6-inch shank, $1.10

North Bros. Mfg. Co., Philadelphia

The Deaf Can Hear

Thirty Days' Home Trial

INVISIBLE

Deaf people should send their names and addresses at once to get this instrument on thirty days' home trial. This wonderful instrument is perfected to such a degree that a deaf person can hear the faintest sounds, and we unhesitatingly send it to any afflicted person on thirty days' trial that they may know that by its use they can converse as those who are not afflicted can converse. You can enjoy the theater and distinctly hear public speakers. Thousands are in use. Many users tell us it has greatly improved their hearing and has stopped their head noises. In many instances the normal hearing has been entirely restored. If you are deaf or hard of hearing, do not fail to send your name and address today, and test this wonderful instrument, and see what many responsible people who are using it say of the Electrophone. Write at once. (9)

STOLZ ELECTROPHONE CO.
341 Stewart Building, 92 State Street, Chicago

PRICE
$1.00

The one big, costly fault common to other safety razor strappers NOW OVERCOME in the

PULLMAN
Automatic Safety Razor
STROPPER

If you use the IMPROVED Pullman Stropper with the patented PULLMAN strop-saving SPRING, you can close your eyes and strop your blades, and your strop won't wear even the ages. As the ... Immediately the pressure on ... released in operation, the NEW SPRING brings blade holder to horizontal position so that the edges can't possibly "dig" into strop.

The PULLMAN STROPPER gives a perfect shaving edge to any thin safety razor blade—makes them better than new. Strops both edges without removing blade from holder.

If your dealer hasn't the PULLMAN STROPPER, send $1.00 giving us name of your razor and we'll ship direct. Try it for 10 days. You get your money back if unsatisfactory. (Give us also the name of your dealer.)

PULLMAN MFG. CO., Dept. F, Rochester, N.Y.

trend of the Powerman aims. The Reverend Mr. Cuttlebone heard me to the end

"I am sorry, my young friend, but no amount of persuasion could induce me to cast my votes with Mr. Powerman."

I warmed to my task. Really, I was charmed by my own flow of eloquence. Again the Reverend Mr. Cuttlebone listened to me benignly until I stopped, exhausted.

"I am sorry, but no amount of persuasion could induce me to cast my votes with Mr. Powerman. I only regret that I cannot spend the evening with you, but I have dinner guests awaiting me," and with that he strode out of the room in a most dignified manner, leaving me with my mouth open to find my way out alone. I think I rather preferred Mr. O'Brien's method

On the afternoon of June 6 I arrived in Boston, after a run from Toronto, utterly exhausted. The controversy had lasted so long that I, at least, was growing worn out. The continual handling of the goaded stockholders was trying to the nerves, but more exhausting than this was the constant sense of pressure from above. Impulsion from a cyclone is not restful. When I reached Boston on this Saturday afternoon I felt that I had earned a rest and I intended to take it. I had completed the stunt which Mr. Powerman had set me, and completed it, as I have said, in the ratio of eight out of ten. I was dirty, unshaved and without clean linen, for during the past three weeks my traveling orders had come so fast and furiously that I had had no opportunity to attend even to my laundry.

At the hotel I asked the clerk for mail "There's no mail, sir," said the clerk, "but there's a telegram for you."

I groaned and opened the yellow envelope.

There was no help for it. I must take the six P. M. train, which left in an hour. Sunday morning found me at the Hotel Dreadnought, in New York. I gave a bellboy four dollars to buy me a shirt, collar and hose, and have always been of the opinion that the young scamp brought me his own. But they were clean and whole, and I had no time to argue the matter with him. At one-thirty I was in the private office of Mr. Ogilby, the lawyer. Mr. Patterson was there, but, to my numerous inquiries, he had but the one gloomy response:

"There's the devil to pay."

My spirits began to droop and shortly I was as gloomy as Mr. Patterson. "What is wrong?" "Is it up to me?" "Have I raised the devil?"

On the Tewcomb Trail

No satisfaction from the gloomy Mr. Patterson, and I subsided into dismal staring at the steel engraving of General Grant which hung above Mr. Ogilby's desk. The furnishings of the room seemed to me peculiarly fitting to the controversy that was going on. The armor and shields and ancient arms about the walls had never taken part in a bitterer battle than this. After a time Mr. Smith, with his flowing beard and general air of melancholy, entered. After him came two common, ordinary millionaire directors in the railroad we were fighting for, and then Mr. Powerman. The air, immediately on the arrival of Mr. Powerman, became charged with electricity. The big man's manner, shorter, snappier, more concise than ever, showed that he was worried.

"Well, gentlemen," he said, "the directors' meeting is next Wednesday. We are still short of proxies. What about it?"

There followed this prodding a conference of the money giants that left the listener breathless. Finally Mr. Powerman turned to me:

"Young man, Elijah J. Tewcomb, who lives in Binghamton, this state, is one of the largest private holders of stock in the country. He has ten thousand shares. He has given his proxies to Morgan. Go up to Mr. Tewcomb and get them. You must have them by Wednesday or we lose. Go immediately."

I gasped. I didn't want this fearful responsibility, but under Mr. Powerman's eye I had no desire to say so. Still, I uttered a feeble protest. "Ogilby & Jones sent me no money at Boston. It's Sunday and I haven't a cent."

Mr. Powerman put his hand in his pocket. "Dig, gentlemen," he said. The gentlemen dug, and the result was depressing to a degree. The entire amount of ready cash

The Worst Rain Storm Cannot Affect It

THE soaking, driving, pelting, sleeting, down-pouring rains which rust and pin-hole ordinary tin and sheet iron, rot and loosen common shingles, wash away gravel, and often crack the so-called "rubber preparations," make not the slightest impression on

REX FLINTKOTE ROOFING

It will withstand the fiercest "Weather-racket" of torrential storms, sun-sizzling heat, and icy, frigid cold. You can absolutely rely on it. Rex Flintkote Quality is backed by a business reputation of over 70 years. If you are interested in roofing for your home, barn, shed, factory, mill or other building and want a roofing of *proven* economy, send for our new book, "Storm Facts." It speaks truthfully, with authority, and gives *Facts!* Yours for the asking.

FOUNDED 1837 **J. A. & W. BIRD & CO.** AGENTS EVERYWHERE
60 INDIA ST., BOSTON, MASS.

SUMMER WILL SOON BE HERE with its Heat and Humidity—

Why not take a trip to the Land of the Midnight Sun—cool, invigorating—healthful—under the finest conditions?

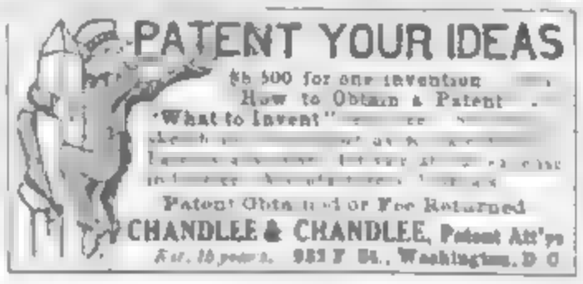
A series of cruises by modern twin-screw steamers to **Norway**, The **North Cape, Iceland** and **Spitzbergen**; also to **England, Ireland, Scotland** and to the **Seaside Resorts of Europe**, leaving Hamburg during **JUNE, JULY, AUGUST** and **SEPTEMBER.**

Duration 14, 18, 22, 24 days. Cost from $62.50 up.

Hamburg-American Line, 41-45 Broadway, New York

Boston Philadelphia Chicago San Francisco St. Louis

Write for Travel Books fully Illustrated.



PATENT YOUR IDEAS
$5 500 for one invention
How to Obtain a Patent
"What to Invent"
Patent Obtained or Fee Returned
CHANDLEE & CHANDLEE, Patent Att'ys
Est. 18 years. 933 F St., Washington, D. C.

DO YOU LIKE TO DRAW?
That's all we want to know
... grand prize
... staff
... rich in a week
... make
... portfolio ... cartoons
The W. L. Evans School of Cartooning
313 Kingsmore Bldg. Cleveland, O.

available from that group of millionaires was ninety-six dollars and thirty-two cents. Each man put the contents of his pockets on the table somewhat apologetically.

"Panicky times like this, checks are handier than cash," said one, parting with a ten-dollar bill and a fifty-cent piece reluctantly. Mr. Powerman shoved three tens toward the pile with a shake of the head that said volumes. Another put fifteen dollars in bills and thirty cents in change on the table, then, with a little grin, took back a nickel.

"Didn't bring an auto," he said. "This'll take me home on a street car." At this each of the remaining millionaires solemnly abstracted from the pile a handful of small change. And these were the men who were swinging a one-hundred-million-dollar deal!

I gathered up the money and put it in my pocket. "If I have to buy Mr. Tewcomb's stock," I said, "what is the limit?"

"There is no limit," said Mr. Powerman.

"Pay two hundred without further authorization. If you need to offer more call me or Mr. Ogilby up anywhere at any time, at our homes, offices or in Chicago. We will keep you exactly informed of our movements. By Wednesday have that stock."

"But," I turned to Mr. Patterson, "I must have means to work with. This small change is nothing. Supposing I can get Mr. Tewcomb to go to Chicago, that I need a private car or special train? You have given me an important mission. I must have ammunition."

"I'll make arrangements with the Erie to have you sent up on a special train to Binghamton," said Mr. Powerman. "I will telegraph to the agent there to be ready at any time to supply you with a special train at an hour's notice. Wait a minute."

He pulled his personal annual pass from his pocket and calling in a stenographer—the office was in full blast though it was Sunday—he dictated a note which made the pass good for me.

I had in my pocket a thirty-day pass over the New York Central lines, so I felt fairly well equipped for transportation when I left the office.

Monday morning found me in Binghamton. It was eight o'clock when I reached the hotel. I had a scant forty-eight hours in which to win Mr. Tewcomb from Horgan to Powerman. The hotelkeeper directed me to Mr. Tewcomb's house. It was a big, square, concrete mansion standing back among trees. It was well kept up, with kennels and stables in the rear. Next door to the house was Mr. Tewcomb's bank, a little, neglected building of the style of fifty years before.

Another Quick Jump

Mr. Tewcomb was at his kennels, feeding the dogs, when I found him. He was a healthy old man of about seventy, with a cast of face strongly like Sheridan's. Indeed, I found out later that a sure way to please the old man was to speak of his resemblance to the great general. I sized up my new problem keenly and knew that the most difficult task I had had set me was here. Something about the set of the old man's square shoulders from which the tweed suit of English make hung baggily was discouraging to me. So were the square-toed shoes and the thin lips.

The old man received me very courteously, and I stated my errand without further preliminaries. Mr. Tewcomb flung a few more dog biscuits to the hounds, then shook his head.

"I can't consider your request for a minute. I have given my proxies to Mr. Horgan. I have a strong personal admiration for Oliver Horgan. He is a fine fellow. For various reasons, the Central investigation, for example, I think Mr. Powerman is to be feared. I don't like the man. No, I can see no reason for changing my proxies."

"Mr. Tewcomb," I said, "you may be right in your personal estimate of the two men, but in the far-reaching results of the controversy I think you are wrong. Just let me ——"

At this moment a small boy came up with a telegram which Mr. Tewcomb read hurriedly. "I've got to take the 9:15 up to Owego," he said. "My sister is very sick and there is some matter about the will to be settled. Good-by, young man. Sorry I can't accommodate you."

My heart sank, but sickness and death were not to be considered in carrying out Mr. Powerman's wishes. "I'll go to Owego with you, Mr. Tewcomb. We can talk the matter over on the train." The old man sighed, but nodded politely enough. I went to the hotel for my grip, then met Mr. Tewcomb at his bank.

During the two-hour ride to Owego I outlined to Mr. Tewcomb the actual working out of the Horgan policy. The old man, with his keen eyes never leaving my face, listened—but I could not move him.

"Powerman is a dangerous man," he reiterated. "His power must be curtailed, even if we do give control to a selfish policy like that of Horgan."

It was noon when we reached Owego. I had lost four hours. I calculated that there remained to me about twenty-eight working hours. It was with a sickening sense of impending disaster that I followed the old man to his sister's house. He was very patient with me, so much so that I cannot see why I was not ashamed of my mission. Nothing but Powerman's will driving mine could have kept me, at this point, I hope, from leaving the old man to his family sorrow.

At his sister's house, Mr. Tewcomb found that, the small detail of the will attended to, there was nothing to do but to wait. The remainder of the afternoon we sat on the porch with an old English pointer at our feet. All the details of Mr. Horgan's policies I told gravely and sorrowfully. I liked Mr. Horgan myself. Mr. Tewcomb merely shook his head skeptically. I never had met so intelligent and so obdurate a stockholder as this old man. I worked with him till late in the evening, but when I left him to go to bed I could not see that I had stirred him in the least.

Proxy Talk in the Hunting-Field

Early the next morning I was at the sister's house again. I found Mr. Tewcomb sitting on the porch and at once plunged into stock talk. The fine old pointer lay at our feet dozing. At intervals he twitched and barked.

"He's dreaming of a rabbit hunt," said Mr. Tewcomb. "By Jove, we'll have one." He disappeared into the house and returned with two guns of ancient pattern, but well oiled and in good repair. He gave one to me. "Rub her up," he said; "we'll have a hunt."

The old dog was on his feet instantly at the sight of the guns. Mr. Tewcomb got out a moosehide shoe and laced it on the pointer's game foot, talking rapidly of his favorite's good points so that I couldn't get a word in about stocks. My condition of mind was so harrowed while we were on our way to the woods that I had no heart to break in on the old man's rambling talk of bygone hunting days. It was evident that Mr. Tewcomb was determined to forget Powerman and Horgan for that day; try as I did, I could not get a word out of him regarding the stocks. If I asked him a carefully-planned question he invariably discovered that the dog had raised a rabbit. It was an ideal day for a hunt, clear and cool. I am inordinately fond of hunting, usually, but that day the sight of the guns and the eager dog maddened me. Again and again I uttered impassioned orations on railway monopolies, only to be left standing alone while Mr. Tewcomb followed his dog with surprising agility. At last I stood in front of the old man. "Mr. Tewcomb," I began, "you must listen to me."

My companion raised his gun. Bang! Bang! Both barrels were discharged over my shoulders. For an instant I thought the old man had shot me in sheer desperation. But only the noise had hurt me. But the jar settled my nerves, and on the way home I got control of the situation. About three o'clock Mr. Tewcomb began to be nervous and irritable. The day had been a strain on him, after all. He was still obdurate, but his age was telling under my ceaseless hammering. I offered to buy his stock, at a net profit to him over the market price of one hundred and fifty thousand dollars. Mr. Tewcomb laughed querulously.

"My boy, I've more money now than I know what to do with. Every year my worry grows greater over investing my unspent income. I don't care for money. What I have was left me by my father, including this stock. I will not consider selling."

Something in his voice told me that this tack was futile. Here was a modern

The Beauty of Silk, Rustle of Silk, Richness of Silk, but Three Times the Wear at One-Third the Price

HEATHERBLOOM

TAFFETA

Petticoats

Every Petticoat Guaranteed

In vogue everywhere as the one and only substitute for silk which is really *better* than silk. To be sure of getting genuine Heatherbloom

See this Label *waist-band*

The *New Spring* and *Summer Styles* present extraordinary richness of design and shade, not only in handsome solid colorings, including the popular pastel tones, but in unusually attractive stripes and fancies. Finely embroidered or plain effects—workmanship alone determines price; $2 and upward.

Ask *by name* for a Heatherbloom Petticoat and make sure you get it by finding the label. If not at your dealer's, don't accept a substitute, but send us his name and we will see that you are supplied

A. G. HYDE & SONS, New York—Chicago *Makers of Hydegrade Fabrics*

Get rid of your collars that clinch and tear your best ties over the back button—wear

SLIDEWELL HALL COLLARS

—the collars with the little shield over the back button that always lets the tie slide freely back and forth.

Never any torn or frayed or shabby ties if you wear the money- time- and temper-saving SLIDEWELL.

You have better styles to select from in the SLIDEWELL line, and you get a better wearing, better finished, better looking collar in every way.

One of Your Favorite Scarfs!

—that would have lasted ten times longer with the SLIDEWELL SHIELD

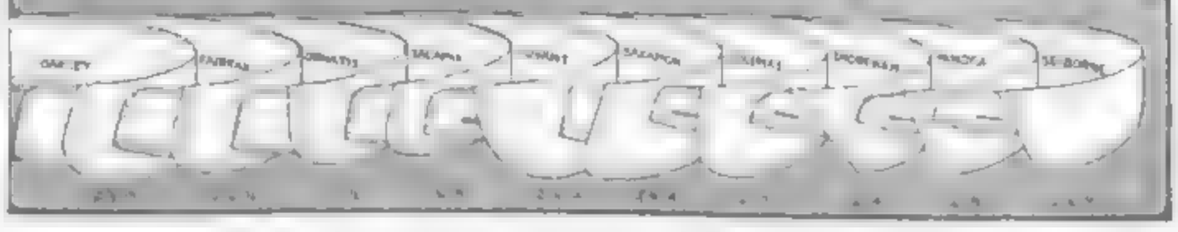
SLIDEWELL COLLARS retail 15c, 2 for 25c; in Canada 20c, 3 for 50c

If your dealer (ask him first) has *not yet* put SLIDEWELLS in stock, send 75c for 6 (in Canada $1.00 for 6), stating which collar or collars in the chart below you prefer. Or write for the free SLIDEWELL STYLE BOOK and send your order from it.

HALL, HARTWELL & CO. TROY, N. Y.

E. H. WALSH & CO., Canadian Selling Agents, Toronto, Can.

GET THE GENUINE—OR BE DISAPPOINTED



CUT THE KNOT

that binds your foot—Throw away your old fashioned Shoe Lace with its KNOTS and BOWS.

Schelling End-less *Elastic* Shoe Lace

Look neat and add to the appearance of your shoes—GIVE with every movement of the foot.

They encourage a graceful, easy swing to every step you take. Easy to adjust and outwear the ordinary kind—can be laced and unlaced in a flash—no broken strings to try your patience.—made in medium and long lengths in Black and Tan. **Price 15c Per Pair.**

Ask Your Dealer If he cannot supply you write us, sending dealer's name and 15c for sample pair with complete instructions. State length and color. Booklet free upon request.

Representative Dealers Wanted

Schelling Endless Shoe Lace Co.
Suite 34, 70 Fifth Ave., New York, U.S.A.
[illegible] agents
E. Duverger & Co., 61 St. Nicholas Street, Montreal, Canada

BROOKS FURNITURE
GUARANTEED TO BE SATISFACTORY

DO YOU KNOW

What our knock down furniture is?

[illegible] shipped in sections from factory

Why? Because

You do not pay [illegible]
You do not pay [illegible]
You do not pay [illegible]
You pay but one

In fact do you know that retail furniture dealers purchase our furniture set it up and sell it to you at a handsome profit?

Catalog No. 10 it's free

Our Price $19.75

Our Guarantee
You take no risk

BROOKS MANUFACTURING CO
204 Slip St., Saginaw, Mich. U.S.A.

An Education Without Cash

THE SATURDAY EVENING POST offers a full course, all expenses paid, in any college, conservatory or business school in the country in return for a little work done in leisure hours. If you are interested address

The Curtis Publishing Company, Philadelphia

I wonder: a man whom money could not tempt; who honestly desired to see the best man win. This evidently was my one hope, to make him see the Powerman policies as the wise policies.

The last of the afternoon Mr. Tewcomb's face was heavily seamed, his eyes were tired, but his mind was clear. "Young man," he began, "this is my final attitude in the matter. You come here and ask me lightly for my votes as a holder of ten thousand shares of stock."

"Oh, not lightly, Mr. Tewcomb," I objected. "Believe me, I appreciate the gravity of the matter as well as you."

The old man smiled grimly. "Do you, my boy? Perhaps you do, but I doubt if to you it is any more than an absorbing game into which you have been thrust by Powerman. The chance for advancement for you is so great that you have no thought for the gravity of the stake. This is how the matter simmers down: That man Powerman, if he lives, will be greater than a king some day. If he carries out his policy he will control transportation from the Atlantic to the Pacific, by land and by sea, between the western coast of the United States and the far East, as well as the coastwise traffic on the Atlantic and Pacific oceans. If he is able to clinch his hold on our road it means another great stride in his monopoly. I don't believe it would be anything short of wicked to give such control to Powerman, my boy. I shall not give him my proxies."

"What you say, Mr. Tewcomb, shows that you have heard only one side of the subject. The statements Powerman made to the Congressional Committee have been grossly perverted. There's no proof on earth that Powerman has the pipe dreams you speak of. On the other hand, there is proof in dollars and cents that every road he has taken hold of has increased its service and carrying capacity to an astonishing degree. Consequently, their stock is more and more valuable. On the other hand, look at the deterioration of the Morgan stocks. I tell you, it takes a single great brain with a single great purpose bringing the common carriers into a harmonious whole to give permanent value to railroad stocks. Surely, though Morgan is a fine fellow, you can't compare his brain to Powerman's. If Morgan gets control he and the rest will hammer down your stock because they want to boom a competing line. If Powerman gets it it will advance. Why should innocent stockholders suffer in this deal? It's a matter of philanthropy, Mr. Tewcomb, for you to vote our way."

Shaming the Shade of Cicero

I regret to state that Mr. Tewcomb's only reply to this burst of eloquence was a sniff of disdain. I was feeling far from cheerful. Here it was Tuesday noon, with the meeting to be the following noon. I had a sudden picture of Powerman's face when I announced my failure to him. I didn't like the picture. It was evident that the fine old man had made up his mind and made it up along lines that were, in a way, incontrovertible. Then an idea came to me:

"Mr. Tewcomb," I said, "I wish you'd run out to Chicago with me and investigate this matter yourself. Nothing could so soon convince you that Powerman is a big man and the right man as a personal investigation. Vote your stock in person, Mr. Tewcomb."

The old man gave me a look of horror. "I'd as soon think of taking a trip to Paris. I've not taken a trip of any length for ten years. I'm an old man. My journeying days are over. I could never stand such a trip. No. My decision is final."

But I was going to make a last try. There was one resource left. I must reduce the poor old fellow to such a state of nervous exhaustion that he would agree to anything to be rid of me. For two hours I shamed the very shade of Cicero with my eloquence. I have no very clear recollection of what I said, but it seemed that on this old man's decision hung the fate of hundreds of women and children, the welfare of the State of Illinois and the Mississippi Valley. Thence it was an easy swing for me to cover the whole of the United States, with all our commerce with foreign nations. I stopped neither for breath nor sense. At the end of an hour the thought of his awful responsibility began to sink in on Mr. Tewcomb. He was an old man and his nerves had lost

COLT

The New .25 Caliber
AUTOMATIC PISTOL
Powerful Effective Accurate

3/5 Actual Size

Smallest Safest Lightest

Weighs only 13 ounces; just fits a man's vest pocket, or can be carried in a lady's muff or handbag.

Has the effectiveness of larger pistols without their bulk.

Solid Breech—Hammerless—Double Safety

Shoots as fast as the trigger is pulled; ejects the empty shells and reloads automatically for each shot.

Send today for free Catalog No. 85 and novelty folder, which give full details of this compact little pistol and show how it fits the hand.

Colt's Patent Fire Arms Mfg. Co. Hartford Connecticut

CHARTER OAK PATTERN

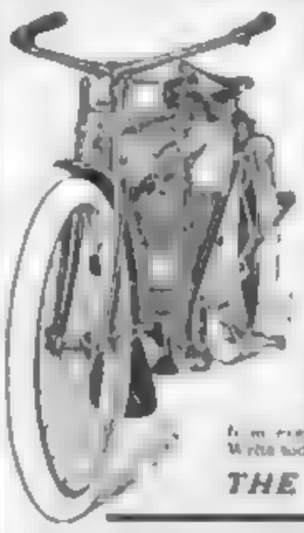
Durability and Beauty
have made this ware famous for many years.
It affords the longest service and satisfaction—
"Silver Plate that Wears."

The *heaviest* triple plate is guaranteed by the trade mark

1847 ROGERS BROS. XS TRIPLE

Sold by leading dealers. Send for catalogue "R-90" showing designs.

MERIDEN BRITANNIA CO., Meriden, Conn. New York Chicago San Francisco
(International Silver Co., Successor)



Solves the Sales Manager's Problem

The Yale, by reason of its unequalled low maintenance cost and its absolute reliability [illegible] for service day in, day out; month in, month out appeals strongly to the sales manager supervising the work of city salesmen. It offers at once cheap, sure, quick means of covering large territories every day.

6½ H. P. Twin cylinder $300 F. O. B. Toledo

YALE

3½ H. P. Single cylinder $200 F. O. B. Toledo

Ride a Yale—They Never Fail

Last year the average cost of maintenance to Yale owners was only 2c per machine. The Yale easily won and holds the world's record for endurance. A stock Yale motor was run without [illegible] an explosion for 132 hours, uncooled by fan or any other means, [illegible] and bearings in perfect [illegible]

Write today for the literature

THE CONSOLIDATED MANUFACTURING COMPANY
1702 Fernwood Ave., TOLEDO, OHIO

HUNDREDS OF DOLLARS SAVED
horse owners by the practical, expert information in this great little "Horse Sense" Book. Tells how to select, care for [illegible]

FREE HORSE BOOK

Worth Dollars

and other new time and money savers. Big money makers for selling agts. Clean Comb Mfg. Co., 8th St., Racine, Wis.

Buy TOBACCO DIRECT From FACTORY Then you will know the exquisite aroma of a pure, perfectly blended, clean and wholesome smoke

French's Mixture The Aristocrat of Smoking Tobacco

[illegible] ripened, rich mellow and never [illegible] dealers, but direct to [illegible] from Manufacturer

for Large Sample Pouch and Booklet

French Tobacco Co., Dept. L, Evansville, Ind.

WE WANT A SLOGAN FOR THE STAPLEY TIRE PUMP

Made by Bridgeport Brass Co.

PRIZE OF $100.

We [illegible] $100. in Gold for the best [illegible] before May 1st. We have one now, "Stapley"—the time and trouble saving Pump that we want something better than. "Stapley" is a compressed rubber tire pump. It will inflate a tire quickly and easily. Very powerful. Has seamless brass tube which won't rust. Positively will not leak. Pressure Gauge quickly read [illegible] "Stapley" today!

[illegible] Connects quickly to all Inner [illegible] Price divided equally [illegible] more than one person [illegible] in the winning name. We [illegible] to [illegible] Stapley.

Write your dealer. If he doesn't carry the Stapley we will send it prepaid in the U. S. on receipt of price.

With Gauge $ [illegible]
With Gauge . $ [illegible]

Bridgeport Brass Company
114 Crescent Ave.
Bridgeport Conn.

From Factory To Home At Factory Prices

OUR HOME BUILT ARTS AND CRAFTS FURNITURE, made in sections, in Grand Rapids, makes it possible for you to indulge your tastes in its many rich, luxurious and artistic designs, for half the usual expenditure.

So perfect anyone can set up and finish.

Send for catalog No. 23

Grand Rapids Furniture Mfg. Co.
23 Fulton Street
Grand Rapids Michigan

Made in three sizes. Small size has only two prongs. Send diameter of chair leg.

Just drive into leg of chair.

THE "HERON" Wool Chair Tip

"Can't Make a Scratch"

For use on chairs wherever there are bare floors. Prevents marring of the floor and is absolutely noiseless. Cannot split chair leg. Will last as long as the chair. On sale at your dealer, or sent prepaid on receipt of price. Write for free booklet of chair tips and wool casters.

Agents Wanted. Set of four 25c.

HERON MANUFACTURING CO.
Dept. A UTICA, N. Y.

100 ENGRAVED WEDDING ANNOUNCEMENTS $7.00

Highest quality, including inside and outside envelopes. Express prepaid. Samples of die stamped stationery and engraved visiting or reception cards, etc., on request.

THE CHAS. H. ELLIOTT CO., 1616 Lehigh Avenue, Philada.

AGENTS PORTRAITS 35c, FRAMES 15c. Sheet Pictures 1c, Stereoscopes 25c Views 1c. 30 Days' Credit. Samples and Catalog Free.

Consolidated Portrait, Dept. 4014, 1827 W. Adams St., Chicago

their elasticity. The lines of his face deepened, his eyes watered and blinked, his lips twitched and his hands, with the veins standing up from the back, trembled and shook. Whether he would order me from the house or whether he would let me take him to Chicago, I was absolutely uncertain. The only thing I knew was that the strain of the last thirty-six hours had worn me almost to the breaking point. If I had let go of my nerves for one minute I think I should have collapsed.

At the end of the second hour Mr. Tewcomb raised a silencing hand. I stopped in the middle of a sentence. "That's enough, young man," he said fretfully. "I'll go vote my own stock."

With a bound I was on my feet. I started for the old man's room, keeping up such a strenuous stream of congratulation all the time that he had no chance to backslide. In his room I packed his grip for him, a quaint old nightshirt with frills at neck and sleeves, a pair of hand-knit socks and a hot-water bottle, while Mr. Tewcomb sat on the edge of the bed watching me. The hotel hack carried us to the station. There I told the station agent to fix up a special train for us to Chicago at any price. The best he could promise was to have a special at Binghamton from Syracuse in four hours. Arguments, threats, bribes, were of no avail. The agent at Binghamton had had no orders from Powerman. The only available engine in the yards was a switch-engine.

"If I could get down to Lyons," I said, "I'd make the agent flag the Limited and take us on."

The agent was horrified. No one had flagged the sacred Limited. But I cut his horror short. "Will you send Mr. Tewcomb and me to Lyons on the switch-engine?"

"Yes," he said reluctantly.

The Hold-Up of the Limited

He sent an order to the engineer. I took hold of the trembling old man's arm again. We hurried down the track, across the turntable into the roundhouse. I helped Mr. Tewcomb into the engine cab. I had ridden engines before, had tried racing motors and bucking broncos, but that ride beat any nightmare I had ever ridden. I offered the engineer and fireman twenty dollars apiece if they would get me to Lyons ten minutes before the Limited. The fireman did not stop shoveling during the entire trip.

My great fear was for the old man as he clung to the fireman's seat. Could he endure this filthy, swaying uproar? His face was black with soot. Tears of weakness had washed strange little rivulets in his cheeks. Radiating from the corners of his eyes were heavy crow's-feet of black where he had squinted. I kept my watch in my hand and for each minute endured an hour's agony. But just twenty minutes before the Limited was due we roared up to the Lyons station. I dropped from the cab, lifted Mr. Tewcomb out and seated him in the station. Then I dashed for the agent and ordered him to flag the Limited. His horror was equal to that of the Binghamton agent. Five minutes passed in his trying to express to me the impossibility of such an event occurring. I told him to telegraph the president of the road. Some of my feverish anxiety seemed to inspire him, for he hurried the operator at top speed. But to no avail. The lines were blocked and we could not hope to get a message through in less than half an hour. For a moment I stood in abject helplessness. Then the far-away roar of the Limited struck my ear.

"Stop that train," I yelled at the agent.

"I'll not," howled the agent; "it would cost me my job."

In an instant I shot out the door and set the danger signal. With a roar, a shriek of air brakes, a clang of the bell, the Limited stopped at the station door. I put my arm around Mr. Tewcomb and started on the run with him to the first vestibuled door, out of which the conductor was swinging. As we reached the steps he jumped down beside us.

"What is it? Who stopped this train?" he cried.

"I did. I want to get on with my friend."

The conductor's face went frenzied. "Do you mean to say you stopped the Limited just to get on? Well, you won't get on."

I lifted Mr. Tewcomb to the steps. He was safely at the top before the conductor

Steel Furniture Revolution

WHEN we started last October to make everything in steel for the office, we anticipated a brisk demand, but we had no idea that Everlast, the New Steel Office Furniture, would meet with such popularity that we wouldn't be able to fill the orders.

But the instant success of Everlast, the New Steel Office Furniture, is really not so astonishing when you analyze it, for steel is bound to displace wood in the office just as it is displacing wood everywhere.

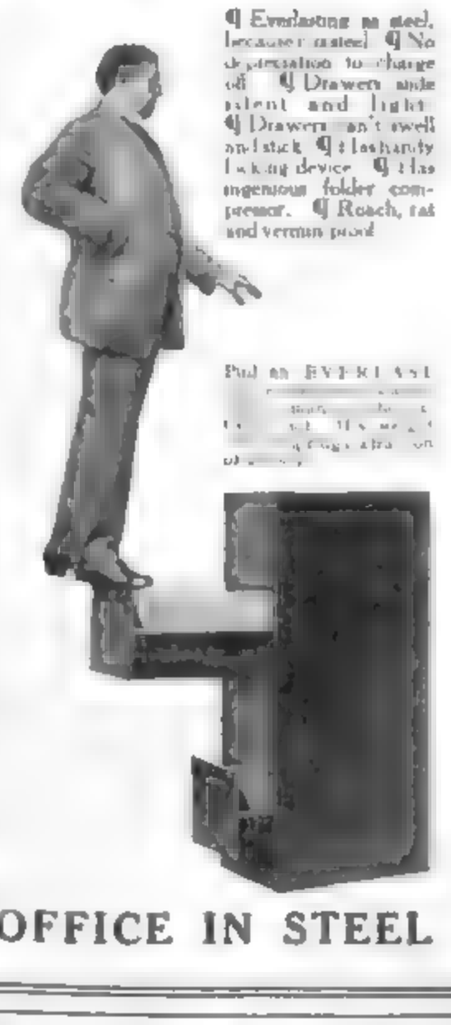
No business that has used Everlast Steel Furniture would ever go back to wood. That would be a step backward—a step toward extravagance instead of a step toward economy.

EVERLAST

THE NEW STEEL VERTICAL LETTER FILE

A German manufacturer, knowing that steel is to displace wood in the office, sent his expert to study our methods. After doing so he said: "I was astonished to see what beautiful steel work you do in your splendid Everlast factory. Nothing to compare with it is done anywhere else in the world to my knowledge. I had no idea that steel office furniture could be made more beautiful than wood. You ought to write a book telling of the revolution you are working in the furnishing of offices."

If your dealer doesn't keep Everlast, the New Steel Office Furniture, don't buy "something just as good." Send us your dealer's name, and we'll see that he or some dealer shows you the Everlast line.



¶ Everlasting as steel, because it is steel. ¶ No depreciation to change off. ¶ Drawers slide silent and light. ¶ Drawers can't swell and stick. ¶ Has handy locking device. ¶ Has ingenious folder compressor. ¶ Roach, rat and vermin proof.

Put an EVERLAST [illegible]

Two Books on Steel Office Furniture

Just to keep up-to-date, a great manufacturer spends thousands of dollars per year. Sends his experts abroad, to conventions; maintains libraries, etc., etc. He fears "has-was-er-nem" worse than pestilence.

To keep as much up-to-date on office furniture as the said manufacturer is only a matter of doing something as soon as you finish reading this advertisement. That something is merely to get a post card and tell us to send you the Everlast book and the Everlast catalogue. Will you put it off and forget it? Or will you do it now while you have it in mind?

JAMESTOWN METAL FURNITURE CO.
Main Office, 264 Steel Avenue, Jamestown, N. Y.
N. Y. Store, 405 Broadway

EVERYTHING FOR THE OFFICE IN STEEL

GLIDDEN'S GREEN LABEL

Superior White Enamel

(GLOSS FINISH)

is the finest quality of white enamel that can be made. It dries quickly, with a beautiful glossy surface that retains its beauty through exposure and wear and does not turn yellow. Is easily kept clean and is not affected by repeated washing. It is intended for use on the finest interior woodwork, and can be used over old varnished or painted surfaces with most excellent results. Can be rubbed to a dull finish.

Price $5.00 per gallon; quarts $1.35 each

For sale by paint dealers everywhere. If not at yours, we will send by prepaid express upon receipt of price. Full descriptive price list upon application.

THE GLIDDEN VARNISH COMPANY
Makers of high grade varnishes for all purposes
6480 GLIDDEN BUILDING CLEVELAND, O.

VARNISHES FOR ALL PURPOSES

Phoenix Pure Silk Hose 50¢

Every thread purest cocoon silk—heel, toe, top and body.

Our exclusive "Duo-Weve" reenforces heel and toe without adding extra weight and makes the body wonderfully firm and enduring.

Won't wear through, or "piano."

The first 50c Silk Hose with *real* wearing qualities.

Your dealer has them in these *fast* colors. Black, tan, maroon, green, grey, taupe, burgundy, navy, helio, at 50c the pair.

Ask for Phoenix Pure Silk Half Hose—note their light, soft, clinging texture and then *test their wonderful wearing qualities.*

If your haberdasher doesn't carry them now, send his name and 50c for each pair wanted, stating size and color.

Phoenix Knitting Works
216 Broadway, Milwaukee

Bestyette English Slip-on Raincoat

The latest and most fashionable "rain or shine" overgarment for men. An exact duplicate of the Imported English "Slip-On" Coats costing $25.

The *Bestyette* "Slip On" is cut on full, ample lines—fits snugly around the neck, drapes gracefully from the shoulders, weighs but 2 to 2½ lbs. Faultlessly tailored of rainproof "Besto" Cloth—the **improved** mackintosh fabric.

A perfect garment for rainy, windy, and chilly days—ideal for [illegible] motoring, etc.—takes the [illegible]

Price $7.50

Sold by most Clothiers and Department Stores. Colors tan and olive. Sizes 34 to 46 chest, length 51 in. If your dealer cannot supply you, send us express or money order for $7.50, state your weight, chest measure and color desired, and we will supply you direct.

"*Bestyette*" label appears in every genuine *Bestyette* "Slip On." Insist on *Bestyette*. [illegible]

New York Mackintosh Co.
6th Ave. and 50th Street, NEW YORK CITY

U-ALL-NO
AFTER DINNER MINT

A delicious confection for all occasions.

Delicately flavored; pure, fresh.

[illegible]

Manufacturing Co. of America,
[illegible] North [illegible] St., Philadelphia

PATENTS that PROTECT

Our 3 books for inventors mailed on receipt of 6 cts. stamps.

R. S. & A. B. LACEY, Dept. 35, Washington, D.C., Estab. 1869

CLASS PINS

FRED'K. A. ULD CO.
COLUMBUS, OHIO, U.S.A.

succeeded in pulling me back. "You'll not get on this train," he roared.

I grappled with him in the cinders. "If I don't go you stay with me," I answered. I was stronger than he and younger. He gave in.

I led Mr. Tewcomb back to the observation car. The poor old fellow was exhausted and had not uttered a word since we left Binghamton. Curious glances followed us as we made our way through the train, followed by the conductor, who was cursing us at the top of his lungs. No epithet was too strong for us. We certainly were a fearsome-looking pair, the old man and I, after our trip in the switch-engine. The sudden stop of the train had wrought havoc in the diner. Soup had ruined several gowns and the waiters were sweeping up broken dishes. In the observation car the conductor stood beside us, wild with rage.

"At Rochester I'll throw you off," he howled. "There'll be trouble made for you, sir, for this."

"You can throw me off if you wish," I said, "but my friend goes through."

"He does, eh?" sneered the conductor. "Where does the carfare come in? Going to ride on your faces? Every berth in the train is taken."

I slowly drew the two passes from my pocket. The one made out to me I gave him first. "That is for my friend," I said. Then I gave him Mr. Powerman's pass. "This is for me."

The conductor turned a dull-green color. He moistened his lips and swallowed. Finally he got out: "What can I do about this, Mr. Powerman?"

For the first time in my life I envied a millionaire. So that was the way they wallowed in their underlings' gore! I looked about as much like Jacob Powerman as I do like Edward VII, but I was quite willing to let the mistake stand.

Tewcomb Gives In

"You were only doing your duty," I replied in the princely manner I thought appropriate to the occasion. "Never mind about me, but can't you fix up my friend here?"

"Mr. Powerman," said the conductor earnestly, "you shall have a stateroom. There is a couple who has reserved one at Rochester. I'll tell them I didn't get the reservation."

So another half-hour found Mr. Tewcomb asleep in a quiet stateroom, while I had had a bath, a shave, and clean linen from my friend the conductor. My reign was brief, but good while it lasted. Mr. Tewcomb had a fair night's rest, though he had bad dreams and talked aloud of the ride on the engine. The dazed look had not left his eyes when we reached Chicago.

I had got a telegram off at Rochester and we were met at the station with an automobile. We dashed off to the Union Club, where we had an elaborate breakfast. Mr. Tewcomb seemed to be in a bad dream. He said but little, but let us do with him as we would. The old man was worn out. We did not once mention proxies, but after breakfast they took us on a wild spin through the parks and the stockyards district. Finally we drew up at the railroad offices.

Mr. Powerman was awaiting us. He greeted Mr. Tewcomb with fine courtesy and respect and seated him in a comfortable chair. He called to a clerk to make out a proxy for Mr. Tewcomb, then with the wonderful force of which he was capable he outlined the Powerman policies. It was a wonderful statement, a jewel of precise, unanswerable logic. The old man kept his tired eyes on the younger man's face, now and again wiping his lips with a trembling hand. But I do not think that the old man heard a word that Mr. Powerman said. He was tired. The game was too young and virile for him. He did not believe we were right, but he was too worn to fight.

Mr. Powerman, taking for granted Mr. Tewcomb's harmony with him, said finally: "It was most kind of you, Mr. Tewcomb, to take this trip to give us your sanction. We appreciate it. Mr. Henderson, push over that proxy for Mr. Tewcomb to sign. Peterson, that pen."

The old man's trembling fingers could hardly grasp the pen. He looked at the proxy, then up at me—poor old fellow. Then with a jerking motion he signed his name.

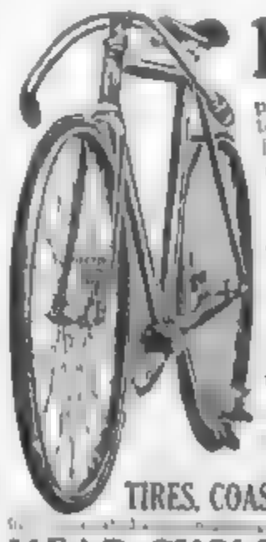
It was the ninth day of June and I had finished my stunt.

We take no short cuts to quality. There's wear ahead of clothes that we make and the reason back of the wear is more than label-deep. Their style puts them shoulder to shoulder with merchant tailoring. Yet sold from $18 to $35. A book about

Sincerity Clothes

for nothing; worth far more than it costs.

KUH, NATHAN & FISCHER CO., MAKERS, CHICAGO



10 DAYS FREE TRIAL

We will ship you a "RANGER" BICYCLE on approval, freight prepaid to any place in the United States *without a cent deposit in advance*, and allow ten days free trial from the day you receive it. If it does not suit you in every way and is not all or more than we claim for it and a better bicycle than you can get anywhere else regardless of price, or if for any reason whatever you do not wish to keep it, ship it back to us at our expense for freight and you will *not be out one cent.*

LOW FACTORY PRICES [illegible] at lower prices [illegible] We [illegible] ture Proof tires, Imported Roller chains, pedals, etc. at prices no higher than [illegible] mail order bicycles; also reliable medium grade models at unheard of low prices.

RIDER AGENTS WANTED in each town or [illegible] Ranger bicycle [illegible] You will be astonished at [illegible]

Write at once

DO NOT BUY [illegible] BICYCLE DEALERS [illegible]

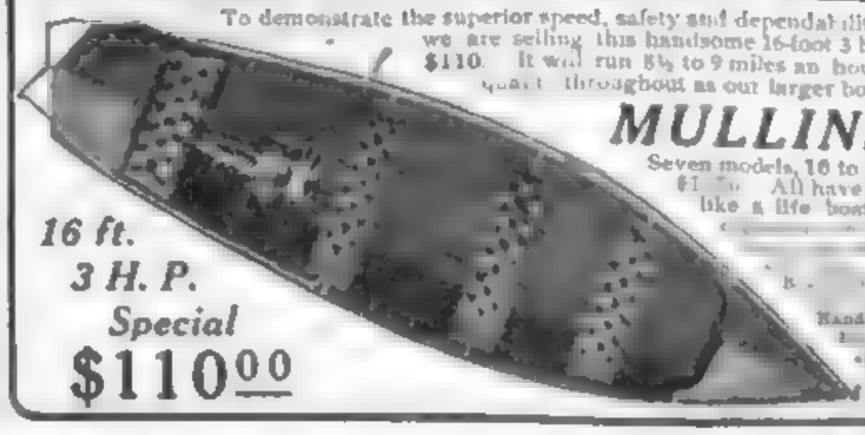
SECOND HAND BICYCLES $3 to $8 each [illegible] Your Choice [illegible]

TIRES, COAST BRAKES, [illegible] half the usual prices. DO NOT WAIT [illegible] Write [illegible]

MEAD CYCLE COMPANY Dept. F-55 CHICAGO, ILL.

Greatest Launch Value Ever Offered

To demonstrate the superior speed, safety and dependability of our famous steel boats, we are selling this handsome 16-foot 3 horse-power Special for only $110. It will run 8½ to 9 miles an hour and is exactly the same quality throughout as our larger boats.



16 ft. 3 H. P. Special

$110.00

MULLINS *STEEL BOATS CAN'T SINK*

Seven models, 16 to 26 feet, 3 to 40 h. p., $110 to $[illegible]. All have steel hulls with air chambers like a life boat, non-backwarding [illegible] cycle [illegible]

Handsome Catalog [illegible] free

THE W. H. MULLINS CO.
130 Franklin Street, Salem, Ohio

$1,288.20 CLEAR PROFIT IN THE FIRST 60 DAYS

A young man working for about $18 per week installed four of our Box Ball Alleys with the above results. He purchased on our easy payment plan and his original investment was less than $300.00.

A doctor realizing the great value of Box Ball for physical exercise, bought one alley and had it run by a young man, and his profit on one alley was over $500.00 for the first two months.

We want you to start this business in your town. Remember, Box Ball is no gambling device, but legitimate and thoroughly honorable. A high-class amusement and splendid physical exercise, and never fails to attract the patronage of the good people.

Box Ball pays big profits in any town. One man with two alleys in a town of only 500 population took in all the alleys cost him in forty days. We sell only one customer in towns of moderate size. We have sold nearly 6,500 alleys. Quickly installed, conveniently portable, small expense, easy payments. Catalog and particulars free. Write today.

AMERICAN BOX BALL CO.
1325 Van Buren St. (16) INDIANAPOLIS, IND.

POPCORN CULTURE

By Paul Crissey

IN THIS day of ingenious food manufacturing and persistent street vending, intensified farming is constantly taking on new and surprising forms. One of these departures is of particular interest to the boy or young man who has the "farming fever," but who finds it necessary to make his start on a small scale and with something comparatively simple in its demand upon his skill.

This new branch of the farming industry is the raising of popcorn. It is not strictly a new phase of the soil game, but rather a modern development of it. The story of how the world's cornpopper is kept full is an interesting one.

One little town in particular has learned the worth of keeping its eye on the antics and foibles of the world's appetite, and today that little town of sixteen hundred inhabitants is known as the popcorn center of the world. This isn't an empty title by any means, for the 15,000,000 pounds of popcorn raised within a radius of fifteen miles at Odebolt, Iowa, stand for full cribs and full pocketbooks. The story of Odebolt's seizure on the popcorn title is an index finger that points to opportunity for those who like to work in the soil and to make things grow. And it has a special significance for those who are either too young or too old to "farm it" on a big scale.

When A. H. W. Reuber, of Odebolt, was a very young man he planted twenty-five acres of rented land to popcorn. After his first harvest was over and the crisp little kernels sold, he looked at his check much as a man would who had suddenly discovered that his silo was full of silver dollars instead of ensilage. But he planted again next year and followed that by still another crop before he was entirely awake to the possibilities of popcorn. Then he got more land and still more, until his neighbors, leaning over the fence next to the road, asked enough questions to get themselves interested in the subject. The years that followed were a gradual development of popcorn raising—years in which several men accumulated bank accounts and began to look around for farms into which to put their profits. Mr. Reuber looked, too, but all he could see were the surrounding popcorn fields of his neighbors. So he bought their crops and became known as the Popcorn King. Today he is a well-to-do man, and besides buying about all the popcorn around Odebolt he raises each year one hundred and twenty acres of it himself.

A Blizzard of Popcorn

In Odebolt there are enough popcorn cribs to take care of 7,000,000 pounds of the grain. One of these cribs holds about 1,000,000 pounds of popcorn and the others hold something less. In 1909 there were more than 150 carloads of popcorn shipped from the town, and of this number 86 had been bought or raised by Mr. Reuber. This enormous yearly crop of 15,000,000 pounds of popcorn can scarcely be estimated under certain conditions, but one villager remarked:

"Each kernel of this grain is supposed to swell to twenty times its original size when popped—so I guess that if a first-class lightning storm should come along and start Odebolt's crop to poppin' in the cribs, the whole county would be covered with six feet of popcorn-snow by morning!"

The popcorn crop in Odebolt means a living and a good living for both the farmers and the harvest hands. One man with forty acres planted to popcorn received $3780 for his crop last year. Out of this sum he had to deduct about $5 per acre for the picking and the harvesting. This, together with his other expenses—including incidentals and the rent of the place—totaled $13.50 an acre. His net profit on the entire crop was about $3240, which meant a net profit of exactly $81 for each of the forty acres planted to popcorn. This, however, is much above the average return for an acre of popcorn. Under ordinary circumstances and in a fair season for both crop and price, the return per acre from popcorn, if the crop has been

"Barker" Brand Collars

The Slipeasy *Slanting* Button Hole makes it possible to button a high fold collar without mussing, fussing, tugging and pulling. The shank of the collar button fits around the hole at the extreme end and *stays* there. It cannot slip back or loosen the collar. It is an exclusive Barker feature.

Ask your dealer to show you this new spring style with the Slipeasy *Slanting* Button Hole.

THE CLINTON

¼ and ¾ Sizes

A high fold collar—that looks and feels well and fits perfectly.

Barker Brand Collars wear longer because they are linen.

For your protection all Barker Brand Collars bear this trade mark. Always look for it. It insures collar style—and satisfaction—perfect wearing and laundering qualities, long wear and perfect fit. Your dealer can supply you. Many styles to select from in ¼ and ¾ sizes—all 2 for 25c. If your dealer cannot supply you send $1.00 for 8 collars which will be delivered post paid to you.

WM. BARKER CO., Makers, Troy, N. Y.

Reach

Fielders' and Pitchers' Gloves are used by noted players everywhere. The Reach

Professional Gloves

are the best in leather and workmanship. Never fail. The Reach Trade Mark is a guarantee of their perfection.

Reach Base Ball Guide now ready. 10c of dealers or by mail.

Send for the new Reach Catalogue

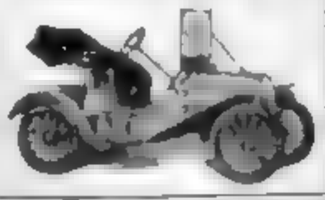
The A. J. REACH CO.
1705 Tulip Street
Philadelphia, Pa.

$40 COMPLETE READY FOR YOUR BOAT

Also illustrates and describes our complete line of marine engines. Free on request.

Northwestern Steel & Iron Works
Box 291a, Eau Claire, Wis.

YOU SAVE ⅓ If you purchase on the "Metz Plan"



$378 For a smart, practical car that will take you anywhere. Includes Bosch Magneto, Ultrasher Tires, Lamps and Horn. Write for Book B

METZ CO., Waltham, Mass.

WEDDING INVITATIONS

Announcements, etc., engraved and printed from steel plates prepared anywhere. Monogram Stationery and Visiting Cards. Write for samples.

THE ESTABROOK PRESS, 151 A Tremont St., Boston, Mass.

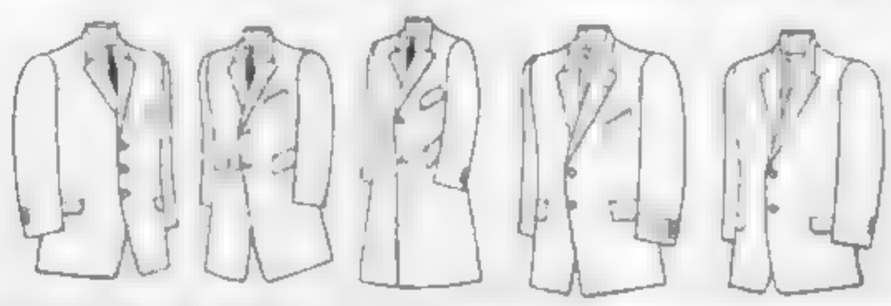
Poster-Book Free on Request

The Cleverest Poster Book

ever drawn is the Fashion Clothes Poster Book for young men. Write for it before the edition is exhausted.

"R. B. Fashion Clothes"

are built for Young Men of Fashion, and for all those who recognize good appearance as a personal asset. $16.50 to $40.00.



YOU should find a full display of "R. B. Fashion Clothes" at a representative store in your town; if not, we will gladly see that you are quickly supplied. *Let us know.*

ROSENBERG BROS. & CO.

Makers of "R. B. Fashion Clothes" (Formerly Fad Clothes)

Custom Tailor-Shops at Rochester, N. Y.

Write for Our Free Book on
Home Refrigeration

This book tells how to select the home Refrigerator, how to know the poor from the good, how to keep down ice bills, how to keep a Refrigerator sanitary and sweet—lots of things you should know before buying ANY Refrigerator.

It also tells all about the "Monroe," the Refrigerator with inner walls made in one piece of solid, unbreakable, White PorcelainWarean inch thick and highly glazed, with every corner rounded. No cracks or crevices anywhere. The "Monroe" is as easy to keep clean as a china bowl.

Always sold DIRECT and at Factory Prices. Cash or monthly payments.

The "Monroe"

Most other Refrigerators have cracks and corners which cannot be cleaned. Here particles of food collect and breed countless germs. These germs get into your food and make it poison, and the family suffers—from no traceable cause.

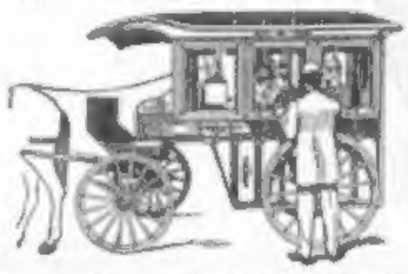
The "Monroe" can be sterilized and made germlessly clean in an instant by simply wiping out with a cloth wrung from hot water. It's like "washing dishes," for the "Monroe" is really a thick porcelain dish inside. The high death rate among children in the summer months could be greatly reduced if the Monroe Refrigerator was used in every home where there are little folks.

The "Monroe" is installed in the best flats and apartments, occupied by people who CARE—and is found today in a large majority of the VERY BEST homes in the United States. The largest and best Hospitals use it exclusively. The health of the whole family is safeguarded by the use of a Monroe Refrigerator.

When you have carefully read the book and know all about Home Refrigeration, you will know WHY and will realize how important it is to select carefully. Please write for book today.

Monroe Refrigerator Co., Station M, Cincinnati, O.

$50 to $150 a Week
Now Earned by Operators of Our
Hot Lunch Cars and Ice Cream Cone Wagons



$225
$300
$500
Easy Payments

Our *free catalog* describes how to start a big money making business and tells of the wonderful success others are having. Explains our easy payment plan—write for it today.

Our Combination Lunch and Ice Cream Cone Wagons offer an exceptional opportunity for men with small capital. They are equipped with air pressure gasoline supply tank, 3 burner stove, adjustable light fixtures, coffee urn, hamburger pan, red-hot boiler and waffle and ice cream cone irons. A small cash payment with order and balance in monthly installments.

SCHNADIG SALES AGENCY 803 Crilly Block, Chicago

LYONS LOCK LINKS

The most practical separable cuff button made—insures comfort and neatness. Eliminates the forcing of large ovals in and out of starched buttonholes. Lengthens the life of the linen. Enables you to turn up the sleeves at will. Made of fine gold plate, neat in design. An ideal device for office-men, architects, motorists, clerks, etc.

Sent on 10 Days Trial

If your dealer does not handle them we will upon receipt of $1.50 mail you a pair in neat plush case. If, after wearing them 10 days, you are not satisfied, return them and we will refund the money. Write today.

C. D. LYONS CO.
Dept. P Mansfield, Mass.

Guaranteed Field Glasses

When you buy ordinary Field Glasses you get no real guarantee at all.

ATCO Binoculars

make Field Glass buying absolutely safe, because they are sold on a guarantee of "Satisfaction, New Glass or Money Back"—a Guarantee that protects you fully. Four styles, each the most powerful at the price:

Perplex $35 up Autocrat $33
Rimplex $25 Duplex . $15 up

If no local dealer, write us for Catalog 21 and order direct.

American Thermo-Ware Co., 16 Warren St., New York

Join a Brass Band

Here is your opportunity to enjoy life and make money. We will send you **FREE** the greatest band catalog in the world and our great free brass band offer. Just send us your name and address. Write today. It is free to you.

Lyon & Healy, Wabash Ave. and Adams St., Dept. B 4014, Chicago

well cared for, should be about $50. Different localities, different soils and different climatic conditions produce different results.

The hired hand and the husky boys of the town find the popcorn fields ready-money projects, for at the present time the pickers in the fields are paid about fifteen cents per hundred pounds, and under these conditions a skillful picker can make about three or three and a half dollars a day. This work includes board besides the wages.

Popcorn must be picked with great care and no husks or silk left on the ears. In a quiet way the science of popcorn picking and growing has been brought up to a high standard, and in its raising the modern methods of intensified farming are being applied. Abundant and persistent cultivation is the keynote of success in popcorn culture, and the care of the soil is one of the chief elements in this rather odd line of farming. Fields that have formerly been planted to clover are the ones that raise the bumper crops. The kind of soil is also an important factor in the raising of popcorn, but so far in the history of the growth of this industry there has been no adequate scientific analysis to determine the special soil property that is demanded by popcorn. No soil rules have been laid down by popcorn authorities, and a trial of the different localities is about the only means of locating good popcorn lands. Good field-corn land does not necessarily mean good popcorn land.

The frequent and clean cultivation of the popcorn crop has been named as one of the most vital factors in the success of its growth. A field of popcorn should be cultivated at least five times a year, and the ground subsoil must be richly fertilized and finely pulverized at the start. Because popcorn does not grow so high as field-corn, it may be machine-cultivated closer to its maturity. This is a distinct advantage to the popcorn farmer and gives him, in certain seasons, a chance to get a full crop where the neighboring acreage of field-corn is not up to standard yield.

Dry Corn or No Pop

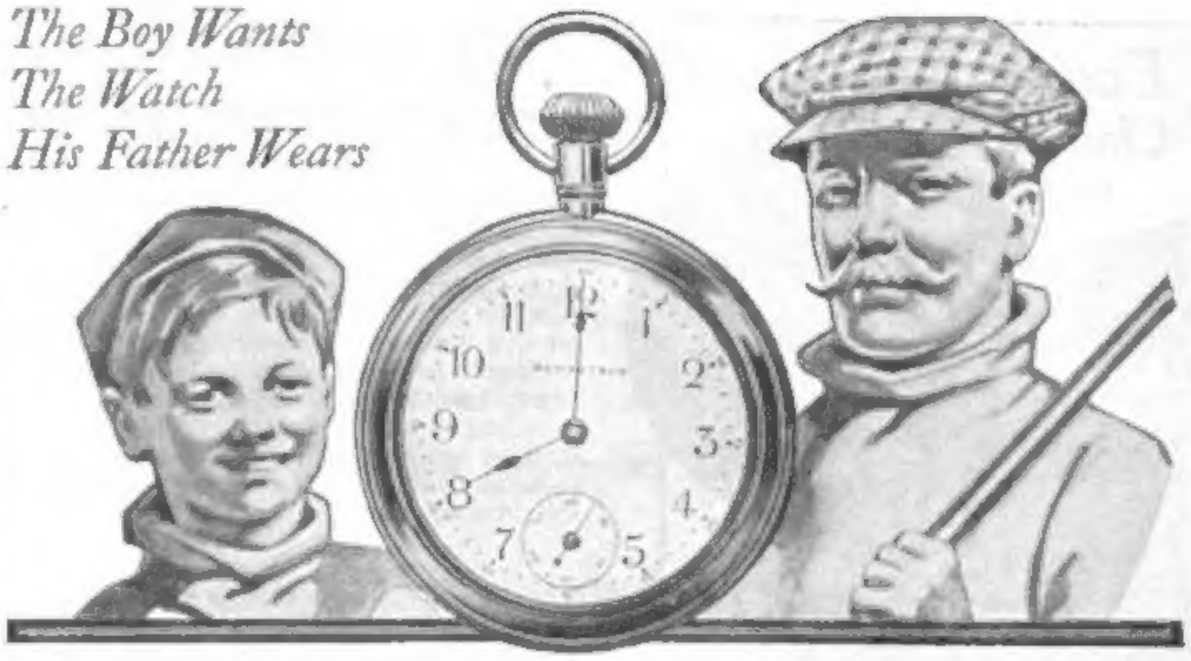
From the time that the popcorn is first planted with an ordinary field-corn drill equipped with special stops for popcorn, there is nothing to do but to cultivate. One man should not attempt to handle more than ten acres at first, and even then the harvest season would necessitate hired labor. The harvesting of popcorn is a matter of skill, for several features must be most carefully observed.

One of the strictest rules in the culture of popcorn is the handling of the grain after it has been harvested. No time is allowed to elapse, after the grain has been picked, until it is safe in the roofed cribs, either in the town or out on the farms. These cribs are especially constructed, for upon the thorough drying of the grain rests its grading and its popping power. The cribs are made of strips of wood much narrower than those in the sides of an ordinary field-corn crib, in order that the air apertures may occur with greater frequency. A complete air circulation is established in many cribs by laying a line of loose drain pipes through the popcorn. Each kernel of grain must dry throughout. Popcorn that is damp on one side or in the center will not pop freely and perfectly. Uncommonly free ventilation is the chief requirement, and must be had. In some cases the farmer holds his grain in his own cribs on the farm, instead of selling at the time of harvest. This is done in hope that the price will be stronger in the winter. Nearly every crib in Odebolt, both in and around the town, is fitted with drying flues at intervals of about six feet, and various other means are taken to insure a complete drying of the crop.

There are three buyers in Odebolt, and every bit of the popcorn business is done on a strictly cash basis with either Chicago or New York houses. The general market price for the cured article is one and a half cents per pound, but this price varies at times. The seed popcorn is worth about five cents per pound, and an acre usually takes from five to six pounds at each seeding.

But despite the alluring prospects offered now by the popcorn users, there is a still greater demand being created by the European trade. Only a short time ago popcorn was introduced for the first time in London, and now the English demand is growing steadily, and with considerable

The Boy Wants
The Watch
His Father Wears



The father wears the Bannatyne Watch when he plays ball or golf, hunts or rides—when he might break his expensive gold one. He does this because the Bannatyne keeps perfect time. Busy men must know the right time wherever they are. The boy should have the right time, too.

Bannatyne $1.50 WATCH

Keeps perfect time. Made like a watch, not like a clock. Ordinary watch size—small and thin.

Machine Made Throughout

Every part is made by a machine, invented and perfected by Mr. Bannatyne. In this way absolute precision and uniformity are secured, and the cost of making greatly reduced. Each watch is put together by hand. Both movement and case are made under one roof.

Guaranteed for a Year

When you buy this watch, look for the word "Bannatyne" on its face. Have the *dealer* fill in date on guarantee card, and both you and he sign it. We will make good on any unsatisfactory watch, returned to us with this card, within the year.

If your dealer hasn't it, we will send you one prepaid, upon receipt of $1.50.

Mail us this Coupon and $1.50

BANNATYNE WATCH CO., 39 Canal St., Waterbury, Conn.
I enclose $1.50. Send me a Bannatyne $1.50 watch prepaid.

Name _____
Street _____
Town _____ State _____
S.E.P.

¶ *"The Measure of a Man" is a Guide to Good Form in Dress. Ask for it.*

ONLY wise men change their minds,—they learn to profit by their mistakes. We have converted thousands of able men everywhere to the merit of **Michaels-Stern** Clothes by giving greater value in fabrics, styles and wear than they had ever known. A trial will convince *you*.

Michaels, Stern & Co., Rochester, N. Y.

Every Boy Gets Chummy with

COLGAN'S MINT CHIPS THE GUM THAT'S ROUND

The jim dandiest gum you ever did taste

Colgan's "Mint Chips" are just great. They're flavored like old-fashioned mint sticks your mother and daddy liked best — beats any other mint gum you ever tasted.

"Mint Chips" are the chewy kind of gum, too. More satisfactory than the wishy, washy sorts that go almost to nothing after a little use. "Mint Chips" last in chewiness and full flavor till you're about tired out.

"STARS OF THE DIAMOND"

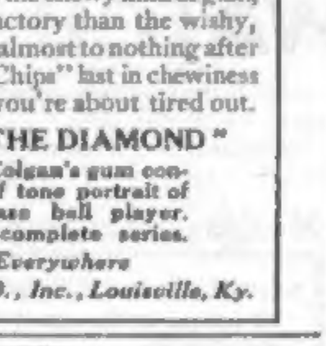
Each box of Colgan's gum contains fine half tone portrait of a famous base ball player. Collect the complete series.

5 cents Everywhere

COLGAN GUM CO., Inc., Louisville, Ky.

Velvet

THE SMOOTHEST TOBACCO



A smoke that cheers

In a metal box, 10c

At all dealers

Spaulding & Merrick

Chicago, Ill.

A Profitable Business

A couple of feet space at a picnic, air ground, amusement park, in a bakery, drug-store, candy-store, or anywhere a crowd, with nickels, collects, and a

Candy Floss Machine

will mean a 3000 per cent profit for you. Write us for catalog No. 12, before some one else beats you to it.

Ask, too, for our special Catalog O, describing Pop-Corn and Peanut Roasters, and Ice Cream Cone Machines.

Our Pneumatic Paint Sprayer catalog tells of a winner too.

STEVENS MFG. & SUPPLY CO.

1223 Wabash Ave. CHICAGO, ILL.

Perfect Comfort for Man and Horse

Whitman Saddle

Used by the best riders of all countries, invented thirty years ago and improved every year since; ideal for gentleman or lady rider and a scientific fit for the mount. *Illustrated catalogue free—describing the several styles of Whitman Saddles and everything from "Saddle to Spur."*

Meldrum Saddle Company, 106-E Chambers Street, New York City

BIG MONEY selling our New Gold Letters for office windows, Store fronts and glass signs. Anyone can put them on. Samples and particulars FREE.

METALLIC SIGN LETTER CO., 432 No. Clark, CHICAGO, ILL.

rapidity. The "package" industry and the "candy concoctions" are calling heavily upon the supply, which must be increased before long in order to meet the demand. New confections involving the use of popcorn are constantly appearing and are drawing upon the already limited supply of this country. Popcorn stands are springing up on the village corners as well as in the cities, and every year sees their number multiplied. The world's appetite for this delicate and delicious froth of the cornfields is plainly seen to be increasing. Many boys have already increased their spending money or their savings funds by starting popcorn stands. But few have thought that there is still more money in the growing end.

Cutting Costs

ONE of the large public-service corporations in the East has branch offices spread over three states, many of them in buildings owned by the company. These buildings are managed by a department at the home office which has greatly reduced expenses of operation by standardization. In equipment such as electric fans, for example, which are purchased by the company, it is possible to save money not only by buying apparatus of uniform type, but also by taking them down at a certain time every fall, shipping them to the company's machine-shops for repairs, storing through the winter and putting them up for service the next spring.

Not long ago the company moved its branch office at a certain town into a large building bought for the purpose. Its inside walls had never been painted. The building-department manager from the home office, inspecting these new premises, asked what had been planned for the walls.

"We've got bids for painting them," replied the local manager.

"Did you prepare specifications?"

"No, but the contract is going to a reliable painter. He will put on two coats and give us a satisfactory job."

"We do most of our painting in a standard way," said the home-office man. "Without meaning to imply that we think our way is best, let me give you our views on painting these walls."

"Go ahead," said the local manager.

"Well, they are green walls, have never had a drop of paint and have been drying for the past two or three years. Those firecracks you see in the plaster must all be dug out and filled up. To put two coats of paint on walls as dry as these would result in the plaster absorbing every drop of oil in the paint, which would soon scale off like chalk. We'd let these walls have all the linseed oil they would drink, binding the plaster and giving a painting surface. Then, when paint was applied, it would last."

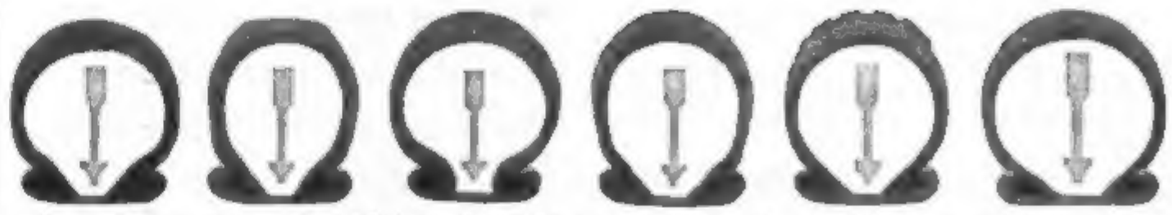
"Why—say—I guess we don't know anything about painting," admitted the local man. "Will you home-office fellows do it for us the standard way?"

American manufacturing has already been developed upon standardization of parts to such a degree that English and European engineers, accustomed to building one machine, declare that our system of building nothing under a thousand, all alike, is wrong. This is a fertile topic for discussion among engineers, and from one standpoint the foreign men are right.

A Boston merchant, developing a new type of fireless cooker for the market, spent more than a year hunting over the country from Boston to Chicago to find a tinware manufacturer who would make vessels of given dimensions and quality. Yet he couldn't get what he wanted because all the tinware men disliked the idea of making something not in their regular line of standard products and, instead of designing what the Bostonian needed, would try to persuade him to take something out of their standard output.

Yet these are only the evils of standardization. Intelligently applied in mechanical matters it has been instrumental in building up our great watch industry against European competition, and the European watchmakers have been compelled to adopt American machinery and American standardization of parts in order to compete with us in the world's markets.

Finding the best things and the best ways is a thoroughly sound principle and fundamental with us. During the next generation we are going to apply it much more widely.



Cross Sections from Actual Photographs of Six Leading Tires, Showing Similarity of Construction

Outside of the STEIN the only difference in tires is a variation in quality.

All Alike but STEIN

The Laplock Base puts the Stein Tire in a class by itself.

The bead-ends overlap and form a solid wall between the rim and inner tube.

No sand or moisture can creep in to wear the casing and rot the tube.

The inner surface is flush all the way round. Thus "pinching" is made impossible.

The tube cannot be "chafed" by lugs or bolts, for none are required. The Laplock Base holds to the rim with absolute security.

75% of all tire troubles are from "pinching," "chafing," or rotting of the inner tube.

The Laplock Base belongs to the Stein Tire alone.

STEIN LAPLOCK TIRES

But the tire has the additional merit of high grade materials and workmanship.

It has more plies of Sea Island Fabric in the casing than 95% of all tires on the market.

It has an extra heavy tread—either wrapped or anti-skid.

The walls are extra thick at point of contact with the rim.

The Stein tires are made to fit all clincher and detachable rims.

The Stein Double-Cushion Tire Company, Akron, O.

Agencies in all principal cities

Send for booklet "S" and full details

Old English Floor Wax

"The Wax with a Guarantee"

Makes Floors Beautiful

IT can be applied with equal success to either hardwood or pine floors and (if you use "Brightener") once a year is generally sufficient. It's made *better* than ordinary floor wax—has more of the hard (expensive) wax in it. Old English doesn't show scratches or heel marks; never becomes sticky. It is economical and gives the handsomest effect known to **all interior woodwork.** 50c. lb. (1 lb. covers 300 sq. ft.). Guaranteed to give satisfaction when used as directed, or money refunded.

Send for Free Sample and Floor Book

To Keep Floors Beautiful and to Make Any Finish Last, Clean Occasionally with a Little Brightener—easy as dusting; just moisten a cloth and go over the floor—this cleans it. Follow with clean, soft cloth and the floor becomes polished and bright as new.

Brightener is the **only** preparation that will successfully clean and polish a wax floor without injury—just as effective on a varnished or shellaced floor. It prevents scratches from showing, and forms a light polished coat over the finish, making it last twice as long. Use this once or twice a month.

A quart (75c) will last the average home 6 months. Pint 40c; quart 75c; half-gal. $1.35; gal. $2.50. Try a sample and prove it.

A. S. Boyle & Co., 1907 West 8th St., Cincinnati, O.

Brightener

SAMPLE SENT FREE

Please Send Free Samples and this Book

"Beautiful Floors, Their Finish and Care"

It gives valuable expert Instruction. CHECK what interests you now.

- ☐ Finish'g New Floors
- ☐ Finish'g Old Floors
- ☐ Cleaning, Polishing
- ☐ Care Waxed Floors
- ☐ Kitchen, Pantry Floors
- ☐ Bathroom Floors
- ☐ Interior Woodwork
- ☐ Stopping Cracks
- ☐ Removing Varnish, Etc.

Samples of both Old English and Brightener **FREE.** Use this Coupon or post card.

Name.....

Street.....

City.....

Dealer's Name.....

S. E. P. 4-16-10

We Have Spent Forty Years on Elastica Floor Finish

We, and our fathers, who owned this business before us, have spent forty years in creating a floor finish.

We have searched the world for ideas and materials. We have spent decades in perfecting our special method of the preparation of the oil and other materials in its composition.

The object has been to produce a floor finish which would outlast all others. A finish that would hold its lustre. A finish so tough that nothing would mar it—no heels nor chairs nor castors.

A finish that doesn't need the care and retouching required by other kinds. A water-proof finish which water won't turn white.

Now we have it perfected. After extensive tests we find no other finish—wax or varnish—which so effectually meets all requirements.

How to Prove It

We will send you, when you write us, a sheet of paper finished with two coats of **Elastica** Floor Finish.

Crumple that sheet in your hand, wad it into a ball, stamp on it with your heels. Do what you will and you can't break the finish.

Soak the sheet in water and it won't turn white, for the finish is water-proof.

You can then judge what it means to have such a coat on your floor.

Another Test

Here is another way by which we have shown the vast difference which exists in floor finishes.

We have coated a sheet of glass with **Elastica** Floor Finish. Then numerous other sheets of glass with finishes called "elastic."

We have let them all stand a year. Then we scrape the finish off with a knife.

"Elastica Stands the Rocks"

Elastica Floor Finish comes off in a strip like a ribbon. Most other floor finish cracks and flies to pieces.

There is just that difference between **Elastica** Floor Finish and others when the finish is used on floors.

For Durable Floors

Elastica Floor Finish on the floors doesn't mar. It doesn't show marks of castors, heels or chairs. It doesn't turn white when you wet it. It does not need constant retouching.

And that is true of nothing else.

Most floor varnishes are brittle. They crack and mar. They look old in a month, because they show every mark.

As for wax, it is slippery; it needs constant care and frequent refinishing.

Every uncarpeted floor would have **Elastica** Floor Finish on it if everyone knew the facts.

For Every Floor

Elastica Floor Finish is not merely for floors finished in natural wood. It is for painted floors, too. It is for oil cloth and linoleum—to protect the cloth.

Elastica Floor Finish gives lustre to paint, makes it water-proof and sanitary, multiplies its life. It makes old painted floors look like new.

All painted surfaces made for hard usage have varnish over the paint. Note carriages, automobiles, railroad cars, farm implements. They are always varnished to withstand the wear.

Yet no other painted surface meets such wear as comes to a painted floor. To varnish such a floor with **Elastica** Floor Finish makes it enduring.

Every uncarpeted floor calls for **Elastica**, for there is nothing else that wears like this.

Beware of the Word "Elastic"

Many floor finishes are called "elastic." And some are branded with names which sound like **Elastica.**

But they are not like **Elastica.** They will not meet the test which **Elastica** meets. They will not give you as durable floors. These imitations are designed to make you think that they do what **Elastica** does.

The genuine **Elastica** Floor Finish is the best floor finish that the world ever knew. It is the final result of forty years of experience. And there is nothing else like it.

You can easily get the genuine, for we will ship it direct, express prepaid, if your dealer will not supply you.

Ask for Our Book and Free Paper Cutter

We issue a book, "How to Finish Floors," which tells every fact. It tells the right woods and how best to protect them. It deals with all sorts of floors, old and new, painted and natural wood. It tells how each should be treated to get the utmost effect. With it we send you a handsome paper cutter and book mark combined, made of celluloid, handsomely lithographed in ten colors. Book and paper cutter are free. Just ask for Book 53.

Address Standard Varnish Works, 29 Broadway, New York; 2620 Armour Ave., Chicago. Or International Varnish Co., Ltd., Toronto, Canada.

TRADE ELASTICA MARK.

Look for this Trade mark on a Yellow Label. All others are imitations.

FLOOR FINISH

Elastica Floor Finish is made only by the

STANDARD VARNISH WORKS

(5)

Ask Your Dealer

Never have you heard sacred music sung so beautifully as it is brought to you on the Victor.

Soul-stirring hymns, magnificent anthems and oratorios, rendered by the ablest singers.

Just think of hearing such selections as these:

Records enclosed in brackets and letters (a) (b) are double-faced records.

35075	(a) Angels Ever Bright and Fair	Lucy March
	(b) Unfold Ye Portals	Trinity Choir
35014	(a) Glory Song	Haydn Quartet
	(b) The Radiant Morn	Lyric Quartet
31770	Hallelujah Chorus from "Messiah"	Victor Chorus with Sousa's Band
31656	Messiah—Comfort Ye My People	Harry Macdonough
16465	(a) The Light of the World is Jesus	Whitney Bros. Quartet
	(b) He Leadeth Me	Mr. and Mrs. Wheeler
16441	(a) Jesus, Savior, Pilot Me	Whitney Bros. Quartet
	(b) Light of Life	Whitney Bros. Quartet
16431	(a) Throw Out the Life Line	Harry Macdonough and Haydn Quartet
	(b) Onward, Christian Soldiers	Westminster Cathedral Choir
16372	(a) Home of the Soul	Whitney Bros. Quartet
	(b) I am Praying for You	Stanley and Burr
16362	(a) Eternity	Whitney Bros. Quartet
	(b) Twenty-third Psalm and Lord's Prayer	
16053	(a) Adeste Fidelis	Westminster Chimes
	(b) Lead, Kindly Light and Nearer My God to Thee	Westminster Chimes
5760	Face to Face	Percy Hemus
4875	It is Well with My Soul	Handel Mixed Quartet
4357	The Holy City (Trombone)	Arthur Pryor

Victor Red Seal Records

88138	Silent Night, Holy Night (In German)	Ernestine Schumann-Heink
88059	Stabat Mater—Inflammatus (In Latin)	Johanna Gadski
88016	Ave Maria (In Latin)	Emma Eames
85102	Elijah—O Rest in the Lord	Louise Homer
64092	Lead, Kindly Light	Evan Williams

Victrola XVI, Circassian walnut, $250
Quartered oak, $200 Mahogany, $200
Victrola XII, mahogany, $125
Other styles of the Victor, $10 to $100.

Hear this beautiful sacred music today. Any Victor dealer will gladly play any Victor music you want to hear.

And be sure to hear the Victrola

The new Victor catalogue lists more than 3000 selections—both single- and double-faced records. Same high quality—only difference is in the price. Buy double-faced if the combination suits you.

Victor Talking Machine Co., Camden, N. J.
Berliner Gramophone Co., Montreal, Canadian Distributors.

Victor

To get best results, use only Victor Needles on Victor Records.

New Victor Records are on sale at all dealers on the 28th of each month